
ANNUAL REPORT

OF THE

COMMISSIONER OF SAVINGS BANKS,

INCLUDING THE

ABSTRACTS OF RETURNS

FROM THE

SAVINGS INSTITUTIONS IN MASSACHUSETTS.

1873.

BOSTON:

WRIGHT & POTTER, STATE PRINTERS,
CORNER OF MILK AND FEDERAL STREETS.

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Commonwealth of Massachusetts.

REPORT.

TO HON. OLIVER WARNER, *Secretary of the Commonwealth.*

I have the honor to submit herewith the Eighth Annual Report of the Commissioner of Savings Banks, with an abstract of the annual returns of the banks, made in compliance with the requisition of His Excellency the governor, October 25th; and also statements of the Collateral Loan Company, and of the several trust companies in this Commonwealth.

During the year ending with the date of the returns three Savings Banks have commenced business, namely :—

Crocker Institution for Savings,	.	.	Turner's Falls.
Middleborough Savings Bank,	.	.	Middleborough.
Florence Savings Bank	.	.	Northampton.

The present number of banks is one hundred and seventy-five, all of which, and also the trust companies, have been examined by me, and an abstract of the examination is submitted.

The amount of deposits held by the Savings Banks on the twenty-fifth day of October was \$202,195,345.70, showing an increase for the year of \$17,398,029.78. The table of aggregates following the abstract of returns will show the amounts of the several classes of loans and investments.

For the first six months of the year covered by the returns, ending with May 1st, the gain in deposits was, as appears by returns made to the state treasury for purposes

of taxation, \$10,123,191.72. This shows a gain in the last half of the year of \$7,274,838.06.

Under ordinary circumstances the gain would be much larger in the last half; and this reversal of the usual condition is to be attributed mainly to the general distrust of banking institutions caused by the financial difficulties of September. From the time of the suspension of the national banks, and for several weeks thereafter, deposits in the Savings Banks were almost nominal, while the withdrawals, especially of the larger deposit accounts, either from doubt of the solvency of the banks or for the purpose of making more profitable investments, were very heavy.

To meet this unusual draft, the banks called in personal loans, pledged or sold some of their most available securities, and thus placed themselves in position, so far as practicable, to meet such of their liabilities as were likely to be demanded. Some of the banks required notice to be given of the withdrawal of large deposits, as all may, by provision in their by-laws; many paid without notice, as usual; and all responded to the demand for small deposits. During the month of December following the returns, the deposits and withdrawals have been nearly equal, and this condition may be expected to continue until the general resumption of trade gives employment to labor.

No losses have been made this year to affect the standing of any Savings Bank in the State, and they have established a right to the large measure of public confidence they possess.

Recent experience has again shown the necessity of investing a certain portion of deposits in securities at all times readily convertible into currency with the least loss. It is made more important because of the common, almost universal practice to pay deposits without notice, and so general has been the practice that to insist upon notice at once creates something of distrust in the minds of many depositors who are not capable of receiving any evidence of ability to pay short of payment itself.

In ordinary times there seems to be no reason why the banks should not meet the necessities and convenience of depositors upon demand. In financial panics, if the banks have

securities convertible with small loss, they have power to allay unreasonable public fear, and to restore confidence with their depositors by paying only a small part of their liabilities, without injustice to remaining depositors.

This precaution is especially needful when the currency of the country is in its present condition, inconvertible and therefore depreciated paper, without any active, settled policy of government tending to its restoration.

Under such conditions general credit in the country cannot be wholly sound. Unhealthy speculations and unprofitable trade will prevail, large amounts of capital rendered unproductive or lost, and panics and bankruptcy become legitimate results, certain to occur from time to time while the conditions remain.

It therefore becomes a matter for careful inquiry whether legislation can prudently be had, further restricting the investments of Savings Banks, so that the banks may be better able to sustain themselves in any emergency likely to happen.

A law requiring all deposits to be invested in United States bonds would be certain to keep the banks in condition to meet all demands promptly, under all circumstances, and probably with the least possible sacrifice. But such a law would be both needless and injurious. It would be needless, because the safety as well as prompt payment of the deposits may be otherwise secured. No solvent bank will suddenly be called upon to pay more than a comparatively small percentage of its liabilities, if ready to meet these, and if it is doing the legitimate business of a Savings Bank. And it would be injurious, because the various industries of the State cannot lose the immense benefit derived from the two hundred million credits, now resting in our Savings Banks, without prostration.

The amount of United States securities now held by the Savings Banks is about nine million dollars, much less than half the amount held when the deposits were but a hundred million, and it is still rapidly diminishing.

Heretofore these securities have been held in large amounts by the older institutions; but very few banks incorporated within the last eight years have held any. The reasons are obvious. There is no inducement to hold the bonds to secure

exemption from taxation, either national or state, and they are not found sufficiently remunerative to meet the wants of the banks in a pretty active effort to keep up the present rate of interest paid by them, with the expenses of management and the state tax.

As half the deposits are loaned on mortgages of real estate, and so placed quite beyond reach for immediate use, and as the collection of personal loans cannot surely be relied upon in a panic, the banks are liable to be forced into a position where they will be obliged to make large sacrifices by a forced sale of bank stocks or, perhaps, city or town bonds. A large majority of the banks are now so situated as to their investments that they must realize upon the latter classes in case they respond to an unusual and sudden call.

Requiring notice of withdrawal will not by any means surely relieve them from the difficulty. It may defer it, in many cases, however, as the bank by-laws now stand, only for a week, with the strong probability of creating distrust where none existed before.

If this situation calls for any legislation it seems to be that which will act as a check upon the making of loans and investments as they have been made for several years last past, and which will oblige the banks within a reasonable time to invest a certain percentage of their deposits, varying with the amount held, in a class of securities possessing at all times the most desirable elements for the investment of savings, namely: securities paying a fair interest, entirely safe, and therefore readily convertible into currency with the least sacrifice. No other securities possess all these elements in the same degree as do the bonds of the United States. I therefore suggest the propriety of legislation which will compel our Savings Banks to increase the amount of their investment in these securities; and it seems to me so important in many aspects that I do not hesitate to urge attention to the subject now, believing no time will be found better adapted to commence than the present year.

As this would be an additional restriction upon the employment of Savings Bank capital, already limited as is the use of no other capital in the State, reducing income, and being quite as much for the benefit of the public as the de-

positors ; and as the State, in collecting its tax upon the deposits, has an assessment upon a full, not an estimated value, as in the case of all other capital ; and also, as much of the deposit would by law be exempt from taxation if not held by Savings Banks, it appears to me both equitable and wise that the banks should be relieved from tax upon so much of their deposits as is invested in United States bonds, or, at least, upon so much as they may by law be required to so invest.

Compared with last year, the returns this year show a much smaller loan on mortgages of real estate. The demand for credit for speculative purposes in this direction has for the present ceased. The shrinkage of values necessarily following has not affected the safety of the bank loans to any important extent.

Personal loans have been increased much less than in previous years. No change in the character of the loan has been made. It is liable to be affected by any of the misfortunes necessarily connected with dealings in personal credits ; and if losses have heretofore been small, it is because great caution has been used in making loans.

The amount invested in bank stock—principally the stock of banks in Boston—was unusually large, being nearly five million dollars. The institutions now hold an investment in these stocks equal to a fourth of the national banking capital in the State.

The annual return of the banks, as now required, does not call for a full statement of their accounts. As that is needed for an exact understanding of their condition, I suggest that the law be modified in that respect.

It is a matter of great importance to the State that the standing of our Savings Banks should be maintained. This will be secured by a policy having for its main object the safety of the deposits. All other considerations are inferior compared with it. The nearer absolute safety is reached in the investments, regard being had to a proper division of them, the better will the institutions meet all their obligations promptly, and so attract and retain within our own State the earnings and savings of our own industry.

Of the loan and trust companies incorporated, four only are in operation. Their deposits thus far have been in the

greater part ordinary mercantile credits, three of the institutions not having opened trust departments.

They have been prudently managed in conformity with law, and proved quite as able to sustain themselves in the recent panic as other banking institutions.

I think it proper to suggest in relation to these institutions, that their charters impose restrictions and grant privileges differing materially. As they have been created for substantially similar purposes, there are strong reasons for placing all under the regulations of a general law.

F. M. STONE,

Commissioner of Savings Banks.

DECEMBER 31, 1873.

A B S T R A C T
OF
A N N U A L E X A M I N A T I O N S
OF THE
S A V I N G S B A N K S , B A N K I N G A N D
T R U S T C O M P A N I E S .

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ABINGTON SAVINGS BANK—ABINGTON.

[October 18.]

Z. N. WHITMARSH, *President.*

Treasurer, J. N. FARRAR

Deposits,	\$789,891 80	
Interest,	25,357 73	
Public Funds,		\$95,850 00
Bank Stock,		70,050 00
Railroad Bonds,		77,143 75
Loans on Public Funds,		17,550 00
on Bank Stock,		4,520 00
on Real Estate,		384,255 00
on Personal Security,		89,677 75
to Counties, Cities and Towns,		70,000 00
to Banks, on interest,		4,027 77
Expense Account,		400 99
Cash on hand,		1,774 27
	\$815,249 53	\$815,249 53

Number of Depositors,	2,655
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1873.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$15,000 00
Annual expenses,	1,450 00

AMESBURY SAVINGS BANK—AMESBURY.

[October 22.]

JOHN S. BOYER, *President.*

Treasurer, J. L. PEARSON.

Deposits,	\$45,400 52	
Interest,	1,732 77	
Loans on Real Estate,		\$18,600 00
on Personal Security,		26,652 71
to Banks, on interest,		1,874 23
Cash on hand,		6 35
	\$47,133 29	\$47,133 29

Number of Depositors,	307
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Annual expenses,	\$120 00

AMHERST SAVINGS BANK—AMHERST.

[June 27.]

E. FOSTER COOK, *President*.*Treasurer*, SAMUEL C. CARTER.

Deposits,	\$315,841 52	
Profits,	2,793 54	
Public Funds,		\$17,500 00
Bank Stock,		6,000 00
Loans on Public Funds,		2,520 00
on Real Estate,		173,960 00
on Personal Security,		49,897 78
to Counties, Cities and Towns,		64,000 00
Cash on hand,		4,757 28
	\$318,635 06	\$318,635 06

Number of Depositors,	1,676
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$6,000 00
Annual expenses,	650 00

ANDOVER SAVINGS BANK—ANDOVER.

[October 11.]

NATHANIEL SWIFT, *President*.*Treasurer*, JOHN F. KIMBALL.

Deposits,	\$1,046,366 80	
Profits,	38,502 48	
Public Funds,		\$90,000 00
Bank Stock,		110,600 00
Railroad Bonds,		150,000 00
Loans on Public Funds,		9,500 00
on Real Estate,		246,513 78
on Personal Security,		61,735 00
to Counties, Cities and Towns,		411,000 00
to Banks, on interest,		3,834 52
Cash on hand,		1,685 98
	\$1,084,869 28	\$1,084,869 28

Number of Depositors,	2,829
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$30,000 00
Annual expenses,	1,275 00

ARLINGTON FIVE CENTS SAVINGS BANK—ARLINGTON.

[December 4.]

ALBERT WINN, *President.**Treasurer,* WILLIAM PROCTER.

Deposits,	\$481,346 02	
Profits,	195 33	
Interest,	9,570 39	
Bills Payable,	4,000 00	
Public Funds,		\$50,000 00
Bank Stock,		13,235 00
Railroad Bonds,		5,050 00
Loans on Real Estate,		363,725 00
on Personal Security,		41,575 00
on Railroad Stock,		1,800 00
to Counties, Cities and Towns,		11,000 00
Expense Account,		157 86
Cash on hand,		8,568 88
	\$495,111 74	\$495,111 74

Number of Depositors,	1,627
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1873.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$5,955 75
Annual expenses,	650 00

ASHBURNHAM SAVINGS BANK—ASHBURNHAM.

[June 6.]

GEO. C. WINCHESTER, *President.**Treasurer,* GEO. W. EDDY.

Deposits,	\$14,722 22	
Profits,	68 38	
Interest,	432 35	
Loans on Real Estate,		\$6,500 00
on Personal Security,		2,375 00
to Counties, Cities and Towns,		5,100 00
Expense and Tax Account,		160 37
Cash on hand,		1,087 58
	\$15,222 95	\$15,222 95

Number of Depositors,	90
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	

ATHOL SAVINGS BANK—ATHOL.

[June 13.]

CHAS. C. BASSETT, *President.**Treasurer, A. HARDING.*

Deposits,	\$581,871 64	
Interest,	2,394 13	
Public Funds,		\$10,000 00
Bank Stock,		18,410 00
Railroad Bonds,		5,231 87
Loans on Public Funds,		7,350 00
on Bank Stock,		32,800 00
on Real Estate,		297,882 18
on Personal Security,		137,768 80
on Railroad Stock,		7,666 66
to Counties, Cities and Towns,		59,880 00
Tax Account,		2,073 63
Expense Account,		700 08
Cash on hand,		4,502 55
	\$584,265 77	\$584,265 77

Number of Depositors,	2,252
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$5,500 00
Annual expenses,	1,692 66

ATTLEBOROUGH SAVINGS BANK—ATTLEBOROUGH.

[August 26.]

A. CODDING, Jr., *President.**Treasurer, E. R. PRICE.*

Deposits,	\$264,569 59	
Interest,	8,734 46	
Loans on Real Estate,		\$158,835 00
on Personal Security,		83,250 00
to Counties, Cities and Towns,		15,500 00
Cash on hand,		15,719 05
	\$273,304 05	\$273,304 05

Number of Depositors,	923
Rate of ordinary dividends for the last year,	8 per cent.
No extra dividends.	
Annual expenses,	\$200 00

BARNSTABLE SAVINGS BANK—BARNSTABLE.

[August 14.]

JOHN MONROE, *President.*

Treasurer, DANIEL SCUDDER.

Deposits,	\$1,455,123 94	
Dividend Account,	22,280 75	
Suspense Account,	61 49	
Bills Payable,	2,845 77	
Bank Stock,		\$285,650 00
Real Estate,		4,000 00
Loans on Real Estate,		798,659 16
on Personal Security,		358,506 10
to Counties, Cities and Towns,		19,045 00
Cash on hand,		14,451 69
	\$1,480,311 95	\$1,480,311 95

Number of Depositors,	3,835
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$22,400 00
Annual expenses,	3,000 00

BARRE SAVINGS BANK—BARRE.

[June 12.]

CHAS. BRIMBLECOM, *President.*

Treasurer, EDWIN WOODS.

Deposits,	\$233,720 28	
Interest,	5,027 47	
Public Funds,		\$8,530 00
Bank Stock,		89,868 74
Railroad Bonds,		1,000 00
Loans on Real Estate,		80,928 67
on Personal Security,		41,295 69
to Counties, Cities and Towns,		14,000 00
Expense Account,		908 15
Cash on hand,		2,216 50
	\$238,747 75	\$238,747 75

Number of Depositors,	900
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$7,865 00
Annual expenses,	400 00

BENJAMIN FRANKLIN SAVINGS BANK—FRANKLIN.

[October 25.]

DAVIS THAYER, Jr., *President.**Treasurer,* C. W. STEWART.

Deposits,	\$117,524 32	
Interest,	3,446 42	
Public Funds,		\$1,815 00
Bank Stock,		34,660 62
Railroad Bonds,		2,043 33
Railroad Stock,		1,300 00
Loans on Real Estate,		66,175 00
on Personal Security,		10,505 00
to Banks, on interest,		4,227 02
Expense Account,		43 65
Cash on hand,		201 12
	\$120,970 74	\$120,970 74

Number of Depositors,	548
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$8,887 50
Annual expenses,	500 00

BERKSHIRE COUNTY SAVINGS BANK—PITTSFIELD.

[July 15.]

JULIUS ROCKWELL, *President.**Treasurer,* R. W. ADAM.

Deposits,	\$1,788,520 46	
Profits,	72,415 21	
Public Funds,		\$303,000 00
Bank Stock,		99,120 00
Railroad Bonds,		10,000 00
Loans on Public Funds,		10,900 00
on Bank Stock,		53,500 00
on Real Estate,		776,447 00
on Personal Security,		373,620 00
on Railroad Stock,		800 00
to Counties, Cities and Towns,		185,161 00
Expense Account,		2,831 00
Cash on hand,		45,556 67
	\$1,860,935 67	\$1,860,935 67

Number of Depositors,	5,313
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$16,000 00
Annual expenses,	5,000 00

BEVERLY SAVINGS BANK—BEVERLY.

[October 7.]

WILLIAM ENDICOTT, *President*.*Treasurer*, R. G. BENNETT.

Deposits,	\$469,809 96	
Profits,	1,373 14	
Interest,	10,971 72	
Bank Stock,		\$100,872 85
Loans on Public Funds,		8,023 00
on Bank Stock,		8,560 00
on Real Estate,		340,111 00
on Personal Security,		12,080 00
Expense Account,		461 55
Tax Account,		1,593 75
Cash on hand,		10,452 67
	\$482,154 82	\$482,154 82

Number of Depositors,	2,000
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$11,475 00
Annual expenses,	900 00

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

[March 17.]

PAUL ADAMS, *President*.*Treasurer*, A. H. EVANS.

Deposits,	\$10,693,574 81	
Profit and Loss Account,	221,622 23	
Interest,	304,900 61	
Suspense Account,	10,090 15	
Public Funds,		\$2,214,000 00
Bank Stock,		422,987 50
Railroad Bonds,		240,000 00
Real Estate,		103,640 81
Loans on Public Funds,		38,000 00
on Bank Stock,		60,600 00
on Real Estate,		6,252,500 00
on Personal Security,		675,000 00
to Counties, Cities and Towns,		839,800 00
to Banks, on interest,		50,000 00
Expense Account,		37,824 17
Cash on hand,		295,835 32
	\$11,230,187 80	\$11,230,187 80

Number of Depositors,	62,764
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$64,900 00
Annual expenses,	41,022 54

BOSTON PENNY SAVINGS BANK—BOSTON.

[March 8.]

DANIEL HARWOOD, *President*.*Treasurer*, HENRY R. REYNOLDS.

Deposits,	\$1,066,084 96	
Profits,	10,705 14	
Bank Stock,		\$39,415 37
Railroad Bonds,		10,000 00
Real Estate,		122,495 94
Loans on Public Funds,		1,350 00
on Bank Stock,		50,000 00
on Real Estate,		628,260 00
on Personal Estate,		180,100 00
to Banks, on interest,		42,044 01
Cash on hand,		3,124 78
	\$1,076,790 10	\$1,076,790 10

Number of Depositors, 8,490

Rate of ordinary dividends for the last year, 6 per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, . . . \$11,000 00

Annual expenses, 6,000 00

BRAINTREE SAVINGS BANK—BRAINTREE.

[October 18.]

E. A. HOLLINGSWORTH, *President*.*Treasurer*, C. H. HOBART.

Deposits,	\$37,212 62	
Interest,	648 99	
Bank Stock,		\$3,040 00
Railroad Bonds,		1,011 25
Loans on Real Estate,		28,075 00
on Personal Security,		550 00
to Counties, Cities and Towns,		1,500 00
Expense Account,		469 18
Cash on hand,		3,216 18
	\$37,861 61	\$37,861 61

Number of Depositors, 251

Rate of ordinary dividends for the last year, 6 per cent.

Extra dividends are made once in Five years.

Largest amount invested in the stock of any one bank, . . . \$1,800 00

Annual expenses, 50 00

BRIGHTON FIVE CENTS SAVINGS BANK—BRIGHTON.

JAMES DANA, *President.*

[April 25.]

Treasurer, J. L. ORDWAY.

Deposits,	\$173,689 16	
Reserve Fund,	5,420 35	
Interest,	2,448 07	
Public Funds,		\$16,235 87
Bank Stock,		19,596 25
Loans on Public Funds,		3,000 00
on Bank Stock,		8,100 00
on Real Estate,		99,416 95
on Personal Security.		25,623 34
Suspense Account,		517 00
Expense Account,		178 50
Cash on hand,		8,889 67
	\$181,557 58	\$181,557 58
Number of Depositors,		742
Rate of ordinary dividends for the last year,		5 per cent.
Last dividend of reserved profits, in 1870.		
Extra dividends are made once in		Three years.
Largest amount invested in the stock of any one bank,		\$6,867 50
Annual expenses,		700 00

BRISTOL COUNTY SAVINGS BANK—TAUNTON.

JOSEPH WILBOR, *President.*

[September 4.]

Treasurer, CHARLES H. ATWOOD.

Deposits,	\$2,925,802 24	
Profits,	40,440 48	
Interest,	95,641 05	
Public Funds,		\$100,000 00
Bank Stock,		46,000 00
Real Estate,		3,000 00
Loans on Public Funds,		2,850 00
on Bank Stock,		5,850 00
on Real Estate,		2,044,872 68
on Personal Security,		772,586 74
on Railroad Stock,		30,000 00
to Counties, Cities and Towns,		35,100 00
Expense Account,		1,809 56
Cash on hand,		19,814 79
	\$3,061,883 77	\$3,061,883 77
Number of Depositors,		8,635
Rate of ordinary dividends for the last year,		7 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$13,600 00
Annual expenses,		6,000 00

BRIDGEWATER SAVINGS BANK—BRIDGEWATER.

[September 25.]

Jos. A. HYDE, *President*.*Treasurer*, SAMUEL P. GATES.

Deposits,	\$87,742 68	
Interest,	902 31	
Bank Stock,		\$17,048 99
Loans on Bank Stock,		1,250 00
on Real Estate,		48,050 00
on Personal Security,		17,200 00
Expense Account,		336 75
Cash on hand,		4,759 25
	\$88,644 99	\$88,644 99
Number of Depositors,		436
Rate of ordinary dividends for the last year,		7 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$8,709 37

BROADWAY SAVINGS BANK—LAWRENCE.

[October 10.]

JOHN FALLON, *President*.*Treasurer*, JOHN L. BREWSTER.

Deposits,	\$401,644 17	
Interest,	12,096 02	
Bank Stock,		\$118,532 39
Loans on Bank Stock,		5,844 00
on Real Estate,		257,430 00
on Personal Security,		13,910 29
Furniture and Fixtures,		655 52
Expense Account,		1,012 99
Cash on hand,		16,355 00
	\$413,740 19	\$413,740 19
Rate of ordinary dividends for the last year,		6 per cent.
Largest amount invested in the stock of any one bank,		\$21,121 64
Annual expenses,		1,700 00

BROOKFIELD SAVINGS BANK—BROOKFIELD.

[June 24.]

EMMONS TWICHELL, *President.*

Treasurer, GEORGE E. FORBES.

Deposits,	\$9,969 28	
Profits,	126 79	
Interest,	62 21	
Loans on Real Estate,		\$6,050 00
on Personal Security,		2,200 00
Expense Account,		131 19
Cash on hand,		1,777 09
	\$10,158 28	\$10,158 28

Number of Depositors,130

Rate of ordinary dividends for the last year,6 per cent.

BROOKLINE SAVINGS BANK—BROOKLINE.

[December 22.]

GEORGE ATKINSON, *President.*

Treasurer, F. W. PRESCOTT.

Deposits,	\$84,252 70	
Profits,	990 64	
Interest,	1,632 32	
Guarantee Fund,	556 96	
Bank Stock,		\$28,426 00
Loans on Real Estate,		46,925 00
on Personal Security,		10,000 00
Expense Account,		506 19
Cash on hand,		1,575 43
	\$87,432 62	\$87,432 62

Number of Depositors,661

Rate of ordinary dividends for the last year,6 per cent.

Extra dividends are made once inTwo years.

Largest amount invested in the stock of any one bank,\$8,012 50

Annual expenses,1,000 00

CAMBRIDGE SAVINGS BANK—CAMBRIDGE.

[October 14.]

JOHN B. DANA, *President*.*Treasurer*, JAMES M. THURSTON.

Deposits,	\$1,477,945 20	
Profits,	466 30	
Interest,	4,357 51	
Public Funds,		\$97,524 17
Bank Stock,		108,008 50
Railroad Bonds,		4,000 00
Loans on Public Funds,		2,000 00
on Bank Stock,		2,000 00
on Real Estate,		1,124,923 00
on Personal Estate,		141,100 00
Cash on hand,		3,213 34
	\$1,482,769 01	\$1,482,769 01

Number of Depositors,	4,461
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$15,312 50
Annual expenses,	3,023 24

CAMBRIDGEPORT SAVINGS BANK—CAMBRIDGEPORT.

[October 23.]

BENJAMIN TILTON, *President*.*Treasurer*, EDWARD HYDE.

Deposits,	\$1,454,375 54	
Interest,	42,127 43	
Bank Stock,		\$128,166 70
Loans on Public Funds,		800 00
on Real Estate,		1,116,710 76
on Personal Security,		131,000 00
to Counties, Cities and Towns,		100,000 00
to Banks, on interest,		16,700 00
Cash on hand,		3,125 51
	\$1,496,502 97	\$1,496,502 97

Number of Depositors,	4,748
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1873.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$30,691 87
Annual expenses,	4,000 00

CANTON INSTITUTION FOR SAVINGS—CANTON.

[May 1.]

CHARLES H. FRENCH, *President.*

Treasurer, F. W. DEANE.

Deposits,	\$268,828 76	
Profits,	5,046 93	
Interest,	1,781 51	
Suspense Account,	7 00	
Public Funds,		\$20,000 00
Bank Stock,		8,900 00
Railroad Bonds,		16,000 00
Real Estate,		220 00
Loans on Public Funds,		600 00
on Bank Stock,		9,000 00
on Real Estate,		153,020 00
on Personal Security,		67,500 00
Expense Account,		50
Cash on hand,		423 70
	\$275,664 20	\$275,664 20

Number of Depositors,	1,099
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$6,700 00
Annual expenses,	750 00

CAPE ANN SAVINGS BANK—GLOUCESTER.

[November 14.]

GORHAM P. LOW, *President.*

Treasurer, GEO. J. MARSH.

Deposits,	\$924,524 26	
Profits,	11,165 25	
Interest,	1,287 08	
Public Funds,		\$127,000 00
Bank Stock,		165,241 78
Railroad Bonds,		41,654 43
Real Estate,		8,000 00
Loans on Public Funds,		500 00
on Bank Stock,		2,000 00
on Real Estate,		427,730 66
on Personal Security,		30,575 00
to Counties, Cities and Towns,		131,052 92
Expense Account,		7 75
Cash on hand,		3,214 05
	\$936,976 59	\$936,976 59

Number of Depositors,	3,523
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends made once in	Five years.
Largest amount invested in the stock of any one bank,	\$21,461 50
Annual expenses,	3,612 68

CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

[August 14.]

JOSIAH HARDY, *President*.*Treasurer*, OBED BROOKS.

Deposits,	\$449,484 68	
Profits,	7,748 50	
Public Funds,		\$10,700 00
Bank Stock,		26,760 83
Railroad Bonds,		10,000 00
Loans on Real Estate,		85,104 07
on Personal Security,		289,226 46
to Counties, Cities and Towns,		19,100 00
Suspense Account,		518 67
Cash on hand,		15,823 15
	\$457,233 18	\$457,233 18
Number of Depositors,		2,285
Rate of ordinary dividends for the last year,		6½ per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$15,671 75
Annual expenses,		1,385 00

CENTRAL SAVINGS BANK—LOWELL.

[March 28.]

O. H. MOULTON, *President*.*Treasurer*, J. N. PEIRCE, Jr.

Deposits,	\$586,852 62	
Interest,	6,807 61	
Bank Stock,		\$93,078 62
Loans on Public Funds,		56,627 60
on Real Estate,		427,262 50
Expense Account,		2,661 87
Cash on hand,		14,029 64
	\$593,660 23	\$593,660 23
Rate of ordinary dividends for the last year,		5 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$16,962 50
Annual expenses,		1,200 00

CHARLESTOWN FIVE CENTS SAVINGS BANK—CHARLESTOWN.

[December 11.]

P. J. STONE, *President.*

Treasurer, AMOS STONE.

Deposits,	\$2,475,011 02	
Profits,	95,922 13	
Bank Stock,		\$472,480 50
Railroad Bonds,		179,000 00
Real Estate,		7,071 74
Loans on Public Funds,		4,000 00
on Bank Stock,		15,400 00
on Real Estate,		1,764,850 00
on Personal Security,		89,000 00
to Counties, Cities and Towns,		15,000 00
Cash on hand,		24,130 91
	\$2,570,933 15	\$2,570,933 15

Number of Depositors,	8,346
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$45,900 00
Annual expenses,	4,112 50

CHELSEA SAVINGS BANK—CHELSEA.

[September 20.]

JOHN H. OSGOOD, *President.*

Treasurer, J. F. FELLOWS.

Deposits,	\$826,458 67	
Interest,	22,581 01	
Public Funds,		\$41,467 58
Bank Stock,		70,146 31
Real Estate,		12,500 00
Loans on Real Estate,		577,228 58
on Personal Security,		11,000 00
to Counties, Cities and Towns,		118,152 25
Cash on hand,		18,544 96
	\$849,039 68	\$849,039 68

Number of Depositors,	4,686
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$9,400 00
Annual expenses,	3,500 00

CHICOPEE SAVINGS BANK—CHICOPEE.

[June 24.]

JEROME WELLS, *President*.*Treasurer*, H. H. HARRIS.

Deposits,	\$407,158 36	
Profits,	1,221 15	
Bills Payable,	2,335 49	
Public Funds,		\$15,000 00
Bank Stock,		11,475 00
Loans on Public Funds,		7,750 00
on Bank Stock,		2,600 00
on Real Estate,		320,257 00
on Personal Security,		45,633 00
to Counties, Cities and Towns,		8,000 00
	\$410,715 00	\$410,715 00

Number of Depositors,	1,230
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$5,000 00
Annual expenses,	1,800 00

CITIZENS' SAVINGS BANK—FALL RIVER.

[September 18.]

JOSEPH OSBORN, *President*.*Treasurer*, E. E. HATHAWAY.

Deposits,	\$1,701,944 33	
Profits,	91,853 96	
Public Funds,		\$2,998 75
Bank Stock,		285,891 50
Loans on Real Estate,		599,090 00
on Personal Security,		900,895 00
Expense Account,		775 83
Cash on hand,		4,147 21
	\$1,793,798 29	\$1,793,798 29

Number of Depositors,	2,758
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$80,000 00
Annual expenses,	3,961 88

CITY FIVE CENTS SAVINGS BANK—HAVERHILL.

[November 18.]

W. R. WHITTIER, *President.**Treasurer, E. G. WOOD.*

Deposits,	\$664,970 19	
Interest,	17,064 33	
Public Funds,		\$35,370 30
Bank Stock,		31,238 33
Railroad Bonds,		45,337 91
Loans on Public Funds,		500 00
on Bank Stock,		900 00
on Real Estate,		426,932 70
on Personal Security,		126,153 00
to Counties, Cities and Towns,		9,000 00
Expense Account,		2,032 85
Cash on hand,		4,569 43
	\$682,034 52	\$682,034 52

Number of Depositors,	3,663
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$18,463 71
Annual expenses,	1,800 00

CITY INSTITUTION FOR SAVINGS—LOWELL.

[April 1.]

NATHAN ALLEN, *President.**Treasurer, JOHN A. BUTTRICK.*

Deposits,	\$3,184,159 79	
Profits,	160,862 74	
Public Funds,		\$90,000 00
Bank Stock,		578,228 00
Railroad Bonds,		236,000 00
Loans on Bank Stock,		16,300 00
on Real Estate,		1,531,324 00
on Personal Security,		269,100 00
to Counties, Cities and Towns,		591,900 00
to Banks, on interest,		30,698 71
Cash on hand,		1,471 82
	\$3,345,022 53	\$3,345,022 53

Number of Depositors,	8,660
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1873.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$50,500 00
Annual expenses,	7,000 00

CLINTON SAVINGS BANK—CLINTON.

[April 23.]

FRANKLIN FORBES, *President*.*Treasurer*, C. L. S. HAMMOND.

Deposits,	\$565,702 09	
Profits,	5,000 00	
Interest,	6,611 33	
Public Funds,		\$128,000 00
Bank Stock,		32,700 00
Loans on Public Funds,		6,175 00
on Bank Stock,		40,000 00
on Real Estate,		187,869 49
on Personal Security,		170,975 35
to Counties, Cities and Towns,		8,000 00
Cash on hand,		3,593 58
	\$577,313 42	\$577,313 42

Number of Depositors,	1,995
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$25,100 00
Annual expenses,	1,500 00

COHASSET SAVINGS BANK—COHASSET.

[September 23.]

A. H. TOWER, *President*.*Treasurer*, L. N. BATES.

Deposits,	\$359,182 48	
Profits,	708 16	
Public Funds,		\$1,000 00
Bank Stock,		57,000 00
Railroad Bonds,		30,000 00
Loans on Real Estate,		253,350 00
to Counties, Cities and Towns,		17,000 00
Cash on hand,		1,540 64
	\$359,890 64	\$359,890 64

Number of Depositors,	958
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$6,000 00
Annual expenses,	1,200 00

CROCKER INSTITUTION FOR SAVINGS—TURNER'S FALLS.

[July 9.]

ALVAH CROCKER, *President.**Treasurer,* R. H. OAKMAN, Jr.

Deposits,	\$13,101 74	
Interest,	295 07	
Bank Stock,		\$1,000 00
Loans on Real Estate,		4,050 00
to Counties, Cities and Towns,		7,000 00
Expense Account,		214 18
Cash on hand,		1,132 63
	\$13,396 81	\$13,396 81
Number of Depositors,		97
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$1,000 00

DANVERS SAVINGS BANK—DANVERS.

[November 6.]

RUFUS PUTNAM, *President.**Treasurer,* WILLIAM L. WESTON.

Deposits,	\$836,974 82	
Profits,	15,205 03	
Bills Payable,	10,000 00	
Public Funds,		\$19,500 00
Bank Stock,		136,912 50
Loans on Public Funds,		16,400 00
on Bank Stock,		24,685 00
on Real Estate,		451,858 28
on Personal Security,		188,735 00
to Counties, Cities and Towns,		14,330 00
Cash on hand,		9,759 07
	\$862,179 85	\$862,179 85
Number of Depositors,		2,640
Rate of ordinary dividends for the last year,		7 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$20,000 00
Annual expenses,		1,800 00

DEDHAM INSTITUTION FOR SAVINGS—DEDHAM.

[May 14.]

THOMAS BARROWS, *President*.*Treasurer*, CALVIN GUILD.

Deposits,	\$1,015,010 05	
Profits,	39,005 22	
Public Funds,		\$71,000 00
Bank Stock,		43,809 50
Railroad Bonds,		33,261 25
Loans on Public Funds,		1,400 00
on Bank Stock,		4,200 00
on Real Estate,		767,252 00
on Personal Security,		74,028 00
to Counties, Cities and Towns,		40,967 50
to Banks, on interest,		15,031 85
Cash on hand,		3,065 17
	\$1,053,015 27	\$1,053,015 27

Number of Depositors,	3,448
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1873.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$12,987 50
Annual expenses,	2,719 20

DORCHESTER SAVINGS BANK—DORCHESTER.

[July 30.]

WM. POPE, *President*.*Treasurer*, J. B. TILESTON.

Deposits,	\$484,385 20	
Suspense Account,	50 16	
Public Funds,		\$19,436 00
Bank Stock,		43,961 50
Railroad Bonds,		16,197 08
Real Estate,		6,000 00
Loans on Public Funds,		1,000 00
on Real Estate,		317,764 25
on Personal Security,		62,027 00
to Counties, Cities and Towns,		2,000 00
to Banks, on interest,		12,586 20
Accrued Interest Account,		2,187 43
Cash on hand,		1,275 90
	\$484,435 36	\$484,435 36

Number of Depositors,	1,750
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1873.	
No extra dividends hereafter.	
Largest amount invested in the stock of any one bank,	\$5,492 25
Annual expenses,	1,739 08

DUKES COUNTY SAVINGS BANK—EDGARTOWN.

[September 12.]

JOS. T. PEASE, *President*.*Treasurer*, O. E. LINTON.

Deposits,	\$1,643 52	
Interest,	57 00	
Loans on Personal Security,		\$500 00
to Counties, Cities and Towns,		600 00
Profit and Loss Account,		17 83
Expense Account,		33 10
Furniture Account,		24 00
Cash on hand,		525 59
	\$1,700 52	\$1,700 52

Number of Depositors,	26
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Annual expenses,	\$25 00

EAST ABINGTON SAVINGS BANK—EAST ABINGTON.

[October 16.]

R. J. LANE, *President*.*Treasurer*, W. B. STUDLEY.

Deposits,	\$278,315 90	
Suspense Account,	1,100 00	
Bills Payable,	2,200 00	
Public Funds,		\$2,049 00
Bank Stock,		63,328 35
Loans on Real Estate,		185,037 12
on Personal Security,		30,065 00
Accrued Interest Account,		597 51
Expense Account,		2 00
Cash on hand,		536 92
	\$281,615 90	\$281,615 90

Number of Depositors,	1,078
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1873.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$11,644 25
Annual expenses,	400 00

EAST BOSTON SAVINGS BANK—EAST BOSTON.

[March 4.]

P. M. CRANE, *President*.*Treasurer*, ALBERT BOWKER.

Deposits,	\$1,574,731 13	
Profits,	18,224 48	
Interest,	2,609 46	
Bills Payable,	7,000 00	
Dividend Account,	31,426 10	
Bank Stock,		\$377,124 17
Real Estate,		18,115 17
Loans on Public Funds,		6,900 00
on Real Estate,		986,699 00
on Personal Security,		235,295 00
Expense Account,		314 80
Cash on hand,		9,543 03
	\$1,633,991 17	\$1,633,991 17

Number of Depositors,	5,496
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$29,880 96
Annual expenses,	5,000 00

EAST BRIDGEWATER SAVINGS BANK—EAST BRIDGEWATER.

[September 25.]

HENRY HOBART, *President*.*Treasurer*, ISAAC N. NUTTER.

Deposits,	\$47,658 71	
Interest,	645 15	
Bills Payable,	4,733 21	
Bank Stock,		\$5,861 75
Railroad Bonds,		7,052 50
Real Estate,		26,857 50
Loans on Personal Security,		7,141 32
to Counties, Cities and Towns,		4,763 40
Safe,		370 00
Expense Account,		391 26
Cash on hand,		599 84
	\$53,037 07	\$53,037 07

Number of Depositors,	302
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$2,276 75
Annual expenses,	150 00

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK—EAST CAMBRIDGE.

[November 4.]

GEORGE STEVENS, *President*.*Treasurer*, SAMUEL SLOCOMB.

Deposits,	\$711,349 27	
Profits,	20,460 94	
Interest,	28,992 00	
Bank Stock,		\$54,504 42
Railroad Bonds,		82,500 00
Real Estate,		11,560 74
Loans on Bank Stock,		1,000 00
on Real Estate,		561,050 00
on Personal Security,		500 00
to Counties, Cities and Towns,		43,482 50
Expense Account,		4,079 90
Cash on hand,		2,124 65
	\$760,802 21	\$760,802 21

Number of Depositors,	3,300
Rate of ordinary dividends for the last year,	5½ per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank.	\$7,298 20
Annual expenses,	1,500 00

EASTHAMPTON SAVINGS BANK—EASTHAMPTON.

[June 26.]

E. H. SAWYER, *President*.*Treasurer*, C. E. WILLIAMS.

Deposits,	\$113,691 67	
Profits,	445 74	
Interest,	743 57	
Bank Stock,		\$22,046 75
Loans on Public Funds,		2,000 00
on Bank Stock,		3,250 00
on Real Estate,		51,335 00
on Personal Security,		34,100 00
Tax Account,		384 94
Expense Account,		17 75
Cash on hand,		1,746 54
	\$114,880 98	\$114,880 98

Number of Depositors,	517
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$5,256 00
Annual expenses,	234 57

EAST WEYMOUTH FIVE CENTS SAVINGS BANK—EAST WEYMOUTH.

[October 9.]

JOHN P. LOVELL, *President*.*Treasurer*, NATHAN CANTERBURY.

Deposits,	\$23,591 66	
Interest,	566 89	
Public Funds,		\$1,900 00
Loans on Real Estate,		18,645 65
to Counties, Cities and Towns,		2,500 00
Expense Account,		230 07
Cash on hand,		882 83
	\$24,158 55	\$24,158 55

Number of Depositors, 223
Rate of ordinary dividends for the last year, 6 per cent.
No extra dividends.

ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

[March 6.]

WM. C. APPLETON, *President*.*Treasurer*, GEORGE C. LEACH.

Deposits,	\$929,441 33	
Profit and Loss Account,	10,863 36	
Interest,	10,611 16	
Suspense Account,	179 08	
Public Funds,		\$63,000 00
Bank Stock,		55,400 00
Railroad Bonds,		55,000 00
Loans on Public Funds,		54,000 00
on Bank Stock,		14,800 00
on Real Estate,		549,175 00
on Personal Security,		145,000 00
to Counties, Cities and Towns,		7,000 00
Expense Account,		1,874 40
Cash on hand,		5,845 53
	\$951,094 93	\$951,094 93

Rate of ordinary dividends for the last year, 6 per cent.
Last dividend of reserved profits, in 1869.
Extra dividends are made once in Five years.
Largest amount invested in the stock of any one bank, \$13,000 00
Annual expenses, 5,000 00

EMIGRANT SAVINGS BANK—BOSTON.

[March 7.]

PATRICK DONAHOE, *President.**Treasurer,* THOMAS J. GARGAN.

Deposits,	\$1,805,127 04	
Interest,	9,114 59	
Suspense Account,	96 50	
Public Funds,		\$261,850 00
Bank Stock,		66,965 88
Railroad Bonds,		119,000 00
Loans on Public Funds,		16,800 00
on Real Estate,		1,137,188 37
on Personal Security,		137,500 00
Fixtures,		5,044 78
Premium Account,		9,572 92
Expense Account,		2,341 85
Cash on hand,		58,074 33
	\$1,814,338 13	\$1,814,338 13

Number of Depositors,	6,524
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$13,600 25
Annual expenses,	9,590 44

ESSEX SAVINGS BANK—LAWRENCE.

[October 31.]

GEORGE D. CABOT, *President.**Treasurer,* JAMES H. EATON.

Deposits,	\$2,907,067 10	
Profits,	39,531 06	
Interest,	103,090 36	
Public Funds,		\$150,000 00
Bank Stock,		241,450 00
Railroad Bonds,		365,000 00
Loans on Real Estate,		1,541,034 10
on Personal Security,		523,092 34
to Counties, Cities and Towns,		172,000 00
to Banks, on interest,		26,022 45
Expense Account,		14,374 43
Cash on hand,		16,715 20
	\$3,049,688 52	\$3,049,688 52

Number of Depositors,	8,803
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$30,000 00
Annual expenses,	5,400 00

FAIRHAVEN INSTITUTION FOR SAVINGS—FAIRHAVEN.

[September 2.]

ISAIAH F. TERRY, *President.**Treasurer,* CHAS. DREW.

Deposits,	\$721,513 38	
Profits,	17,415 52	
Interest,	14,192 10	
Public Funds,		\$108,500 00
Bank Stock,		206,520 00
Railroad Bonds,		20,000 00
Real Estate,		3,500 00
Loans on Public Funds,		1,358 98
on Bank Stock,		8,081 94
on Real Estate,		3,215 17
on Personal Security,		362,708 42
on Railroad Stock,		17,700 00
to Counties, Cities and Towns,		10,000 00
Expense Account,		625 60
Cash on hand,		10,910 89
	\$753,121 00	\$753,121 00

Nmber of Depositors,	1,376
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$30,000 00
Annual expenses,	1,600 00

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

[September 17.]

S. ANGIER CHACE, *President.**Treasurer,* CHARLES J. HOLMES.

Deposits,	\$1,270,484 85	
Interest,	94,321 64	
Public Funds,		\$100,000 00
Bank Stock,		170,700 00
Railroad Bonds,		100,000 00
Loans on Real Estate,		695,450 00
on Personal Security,		288,325 00
to Banks, on interest,		9,000 00
Expense Account,		880 75
Cash on hand,		450 74
	\$1,364,806 49	\$1,364,806 49

Number of Depositors,	6,200
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$30,000 00
Annual expenses,	3,100 00

FALL RIVER SAVINGS BANK, FALL RIVER.

[September 17.]

J. B. FRENCH, *President.**Treasurer, I. F. LINDSEY.*

Deposits,	\$5,003,661 47	
Interest,	347,316 83	
Public Funds,		\$362,100 00
Bank Stock,		666,600 00
Railroad Bonds,		20,000 00
Real Estate,		50,000 00
Loans on Real Estate,		1,292,925 00
on Personal Security,		2,890,963 00
to Counties, Cities and Towns,		37,000 00
Cash on hand,		31,390 30
	\$5,350,978 30	\$5,350,978 30

Number of Depositors,	10,982 00
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$75,600 00
Annual expenses,	8,250 00

FITCHBURG SAVINGS BANK—FITCHBURG.

[April 8.]

NATHANIEL WOOD, *President.**Treasurer, C. J. BILLINGS.*

Deposits,	\$2,288,441 59	
Interest,	27,776 82	
Suspense Account,	268 23	
Rent Account,	4,747 54	
Public Funds,		\$176,000 00
Bank Stock,		196,900 00
Railroad Bonds,		2,700 00
Real Estate,		187,000 00
Loans on Public Funds,		15,600 00
on Bank Stock,		18,500 00
on Real Estate,		865,076 00
on Personal Security,		542,814 45
on Railroad Stock,		6,822 00
to Counties, Cities and Towns,		267,800 00
Expense Account,		1,392 81
Cash on hand,		40,628 92
	\$2,321,234 18	\$2,321,234 18

Number of Depositors,	6,658
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$22,800 00
Annual expenses,	3,000 00

FLORENCE SAVINGS BANK—FLORENCE.

[July 10.]

A. T. LILL, *President*.*Treasurer*, H. H. BOND.

Deposits,	\$4,880 84	
Interest,	46 99	
Loans on Real Estate,		\$1,600 00
on Personal Security,		3,290 93
Expense Account,		1 00
Cash on hand,		35 90
	\$4,927 83	\$4,927 83

Number of Depositors, 87
Commenced business, May, 1873.

FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

[August 27.]

OTIS CARY, *President*.*Treasurer*, JAMES F. LEONARD.

Deposits,	\$207,275 77	
Interest,	2,230 74	
Public Funds,		\$9,300 00
Bank Stock,		5,500 00
Loans on Real Estate,		149,470 00
on Personal Security,		23,400 00
to Counties, Cities and Towns,		13,500 00
Cash on hand,		8,336 51
	\$209,506 51	\$209,506 51

Number of Depositors, 850
Rate of ordinary dividends for the last year, 6 per cent.
Last dividend of reserved profits, in 1871.
Extra dividends are made once in Five years.
Largest amount invested in the stock of any one bank, \$1,500 00
Annual expenses, 350 00

FRAMINGHAM SAVINGS BANK—FRAMINGHAM.

[November 28.]

GEORGE PHIPPS, *President.**Treasurer,* C. S. ADAMS.

Deposits,	\$916,768 44	
Profit and Loss Account,	35,144 78	
Bills Payable,	20,500 00	
Public Funds,		\$20,100 00
Bank Stock,		114,800 00
Railroad Bonds,		25,000 00
Loans on Bank Stock,		400 00
on Real Estate,		771,830 35
on Personal Security,		16,899 00
to Counties, Cities and Towns,		9,500 00
Furniture and Fixtures,		2,000 00
Expense Account,		1,238 93
Cash on hand,		10,644 94
	\$972,413 22	\$972,413 22

Number of Depositors,	3,609
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$18,000 00
Annual expenses,	2,500 00

FRANKLIN SAVINGS BANK—BOSTON.

[March 20.]

OSMYN BREWSTER, *President.**Treasurer,* HENRY WHITEMORE.

Deposits,	\$3,934,796 39	
Profits,	45,166 87	
Interest,	22,831 50	
Public Funds,		\$404,181 92
Bank Stock,		113,503 33
Railroad Bonds,		9,737 50
Loans on Public Funds,		43,600 00
on Real Estate,		2,853,845 64
on Personal Security,		357,025 00
to Counties, Cities and Towns,		62,227 50
to Banks, on interest,		110,352 88
Tax Account,		994 93
Expense Account,		408 31
Accrued Interest Account,		45,470 39
Suspense Account,		70 00
Cash on hand,		1,377 36
	\$4,002,794 76	\$4,002,794 76

Number of Depositors,	9,272
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$49,417 75
Annual expenses,	11,141 41

FRANKLIN SAVINGS INSTITUTION, GREENFIELD.

[July 9.]

SAMUEL O. LAMB, *President*.*Treasurer*, WM. HENRY ALLEN.

Deposits,	\$2,622,551 51	
Profits,	52,803 72	
Public Funds,		\$222,300 00
Bank Stock,		67,900 00
Railroad Bonds,		55,000 00
Loans on Public Funds,		63,671 00
on Bank Stock,		85,600 00
on Real Estate,		958,006 92
on Personal Security,		728,567 81
to Counties, Cities and Towns,		439,465 00
to Banks, on interest,		37,540 04
Expense Account,		70 38
Interest Account,		16,466 19
Cash on hand,		767 89
	\$2,675,355 23	\$2,675,355 23
Number of Depositors,		6,846
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1872.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$20,400 00
Annual expenses,		4,511 13

GARDNER SAVINGS BANK—GARDNER.

[May 15.]

CHAS. HEYWOOD, *President*.*Treasurer*, JOHN D. EDGEELL.

Deposits,	\$445,110 27	
Interest,	169 29	
Bank Stock,		\$20,760 75
Railroad Bonds,		8,560 00
Loans on Public Funds,		500 00
on Bank Stock,		8,000 00
on Real Estate,		184,533 75
on Personal Security,		90,470 14
on Railroad Stock,		800 00
to Counties, Cities and Towns,		121,196 95
Expense Account,		81 67
Cash on hand,		10,376 30
	\$445,279 56	\$445,279 56
Number of Depositors,		1,366
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$10,000 00
Annual expenses,		437 45

GEORGETOWN SAVINGS BANK—GEORGETOWN.

[November 6.]

J. P. JONES, *President*.*Treasurer*, W. H. HARRIMAN.

Deposits,	\$64,406 17	
Interest,	496 65	
Bank Stock,		\$6,030 53
Loans on Real Estate,		46,130 00
on Personal Security,		10,825 00
Cash on hand,		1,917 32
	\$64,902 82	\$64,902 82

Rate of ordinary dividends for the last year, 6 per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$2,000 00

Annual expenses, 175 00

GRAFTON SAVINGS BANK—GRAFTON.

[October 4.]

A. M. BIGELOW, *President*.*Treasurer*, HENRY F. WING.

Deposits,	\$93,321 40	
Interest,	2,169 16	
Bank Stock,		\$29,945 24
Loans on Bank Stock,		5,000 00
on Real Estate,		53,285 00
on Personal Security,		6,139 77
Expense Account,		9 50
Cash on hand,		1,111 05
	\$95,490 56	\$95,490 56

Rate of ordinary dividends for the last year, 6 per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$5,500 00

GREENFIELD SAVINGS BANK—GREENFIELD.

[July 8.]

JOHN SANDERSON, *President.**Treasurer, R. A. PACKARD.*

Deposits,	\$737,736 89	
Profits,	18,774 10	
Bank Stock,		\$103,919 11
Railroad Bonds,		20,000 00
Loans on Public Funds,		1,000 00
on Bank Stock,		7,050 00
on Real Estate,		320,839 86
on Personal Security,		157,730 84
to Counties, Cities and Towns,		100,425 00
to Banks, on interest,		40,000 00
Tax Account,		2,608 98
Expense Account,		500 00
Cash on hand,		2,437 20
	<hr/>	<hr/>
	\$756,510 99	\$756,510 99
<hr/>		
Number of Depositors,		1,828
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$25,930 40
Annual expenses,		1,100 00

GREAT BARRINGTON SAVINGS BANK—GREAT BARRINGTON.

[July 16.]

EGBERT HOLLISTER, *President.**Treasurer, W. H. PARKS.*

Deposits,	\$382,650 93	
Interest,	8,115 58	
Bank Stock,		\$56,147 63
Loans on Public Funds,		3,800 00
on Bank Stock,		2,550 00
on Real Estate,		178,846 50
on Personal Security,		108,072 37
on Railroad Stock,		1,500 00
to Counties, Cities and Towns,		6,000 00
Safe,		800 00
Cash on hand,		33,050 01
	<hr/>	<hr/>
	\$390,766 51	\$390,766 51
<hr/>		
Number of Depositors,		1,546
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$15,341 63
Annual expenses,		1,630 58

GROVELAND SAVINGS BANK—GROVELAND.

[November 18.]

CHARLES STICKNEY, *President*.*Treasurer*, N. H. GRIFFITH.

Deposits,	\$24,986 47	
Interest,	70 93	
Loans on Real Estate,		\$19,850 00
on Personal Security,		365 00
to Counties, Cities and Towns,		4,350 00
Cash on hand,		492 40
	\$25,057 40	\$25,057 40
Number of Depositors,		130
Rate of ordinary dividends for the last year,		7 per cent.
No extra dividends.		

HAMPDEN SAVINGS BANK—SPRINGFIELD.

[June 3.]

ELIPHALET TRASK, *President*.*Treasurer*, P. S. BAILEY.

Deposits,	\$1,354,943 84	
Profits,	9,170 95	
Interest,	8,244 43	
Premium Account,	4,149 00	
Bank Stock,		\$176,305 00
Railroad Bonds,		28,000 00
Loans on Public Funds,		6,600 00
on Bank Stock,		29,275 00
on Real Estate,		843,995 00
on Personal Security,		221,400 00
to Counties, Cities and Towns,		48,000 00
Expense Account,		1,653 36
Cash on hand,		21,279 86
	\$1,376,508 22	\$1,376,508 22
Number of Depositors,		3,293
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1871.		
Extra dividends are made once in		Three years.
Largest amount invested in the stock of any one bank,		\$38,054 00
Annual expenses,		4,000 00

HAMPSHIRE SAVINGS BANK—NORTHAMPTON.

[June 27.]

LUTHER BODMAN, *President.**Treasurer,* LEWIS WARNER.

Deposits,	\$274,333 03	
Profits,	242 21	
Interest,	49 60	
Public Funds,		\$1,105 00
Bank Stock,		117,086 74
Loans on Public Funds,		9,600 00
on Bank Stock,		24,000 00
on Real Estate,		95,425 00
on Personal Security,		20,635 58
to Counties, Cities and Towns,		1,500 00
Tax Account,		1,008 08
Cash on hand,		4,264 44
	\$274,624 84	\$274,624 84

Number of Depositors,	912
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$30,542 00
Annual expenses,	900 00

HAVERHILL SAVINGS BANK—HAVERHILL.

[November 18.]

JOHN A. APPLETON, *President.**Treasurer,* A. B. JAQUES.

Deposits,	\$2,415,668 48	
Profits,	29,915 17	
Interest,	7,587 04	
Public Funds,		\$710,800 00
Bank Stock,		414,250 00
Railroad Bonds,		36,000 00
Loans on Public Funds,		12,600 00
on Bank Stock,		6,950 00
on Real Estate,		1,144,150 00
on Personal Security,		61,950 00
on Railroad Stock,		400 00
to Counties, Cities and Towns,		53,000 00
Expense Account,		294 25
Cash on hand,		12,776 44
	\$2,453,170 69	\$2,453,170 69

Number of Depositors,	7,218
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$50,700 00
Annual expenses,	4,100 00

HAYDENVILLE SAVINGS BANK—HAYDENVILLE.

[July 10.]

JOEL HAYDEN, *President.*

Treasurer, B. S. JOHNSON.

Deposits,	\$149,200 88	
Profits,	416 65	
Interest,	1,850 85	
Loans on Real Estate,		\$67,700 00
on Personal Security,		66,449 31
to Counties, Cities and Towns,		13,800 00
to Banks, on interest,		1,437 10
Expense Account,		532 35
Tax Account,		513 02
Cash on hand,		1,036 60
	\$151,468 38	\$151,468 38
Number of Depositors,		654
Rate of ordinary dividends for the last year,		6 per cent.
Extra dividends are made once in		Three years.
Annual expenses,		\$1,000 00

HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

[October 9.]

DANIEL BASSETT, *President.*

Treasurer, HENRY C. HARDING.

Deposits,	\$1,424,292 94	
Profits,	19,864 61	
Public Funds,		\$142,800 00
Bank Stock,		143,100 00
Railroad Bonds,		25,000 00
Real Estate,		1,921 03
Loans on Public Funds,		1,000 00
on Bank Stock,		1,870 00
on Real Estate,		1,006,210 13
on Personal Security,		80,875 00
on Railroad Stock,		3,200 00
to Counties, Cities and Towns,		27,000 00
Expense Account,		1,594 59
Cash on hand,		9,586 80
	\$1,444,157 55	\$1,444,157 55
Number of Depositors,		3,754
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1870.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$15,000 00

HOLYOKE SAVINGS BANK--HOLYOKE.

[June 4.]

JOEL RUSSELL, *President*.*Treasurer*, R. B. JOHNSON.

Deposits,	\$800,309 50	
Interest,	17,106 23	
Bank Stock,		\$104,179 42
Loans on Public Funds,		750 00
on Real Estate,		536,200 00
on Personal Security,		156,160 00
Furniture and Fixtures,		4,000 00
Expense Account,		45 50
Cash on hand,		16,080 81
	\$817,415 73	\$817,415 73

Rate of ordinary dividends for the last year, 6½ per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$30,300 00

Annual expenses, 2,250 00

HOME SAVINGS BANK--BOSTON.

[October 30.]

HENRY SMITH, *President*.*Treasurer*, E. O. ROCKWOOD.

Deposits,	\$5,551,782 49	
Profits,	19,554 91	
Interest,	36,983 26	
Public Funds,		\$194,216 42
Bank Stock,		439,032 10
Railroad Bonds,		50,000 00
Loans on Public Funds,		59,800 00
on Bank Stock,		136,580 15
on Real Estate,		3,046,734 25
on Personal Security,		698,949 17
on Railroad Stock,		36,300 00
to Counties, Cities and Towns,		799,000 00
to Banks, on interest,		50,345 94
Suspense Account,		567 68
Expense Account,		551 51
Accrued Interest Account,		88,589 00
Cash on hand,		7,654 44
	\$5,608,320 66	\$5,608,320 66

Rate of ordinary dividends for the last year, 6½ per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$45,000 00

Annual expenses, 20,000 00

HOOSAC SAVINGS BANK—NORTH ADAMS.

[July 18.]

S. JOHNSON, *President.**Treasurer,* AUSTIN BOND.

Deposits,	\$161,091 81	
Interest,	8,076 42	
Bills Payable,	6,123 33	
Bank Stock,		\$12,497 00
Loans on Real Estate,		107,682 40
on Personal Security,		52,185 71
Furniture and Fixtures,		570 42
Expense Account,		2,356 03
	\$175,291 56	\$175,291 56

Number of Depositors,	835
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$12,497 00
Annual expenses,	1,240 14

HOPKINTON SAVINGS BANK—HOPKINTON.

[May 21.]

L. H. BOWKER, *President.**Treasurer,* WM. E. JENKS.

Deposits,	\$108,679 85	
Bills Payable,	3,000 00	
Bank Stock,		\$41,460 74
Loans on Bank Stock,		250 00
on Real Estate,		36,856 00
on Personal Security,		12,200 00
to Counties, Cities and Towns,		20,000 00
Profit and Loss Account,		59 28
Expense Account,		1 00
Cash on hand,		852 83
	\$111,679 85	\$111,679 85

Number of Depositors,	460
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$11,023 74
Annual expenses,	570 00

HOLLISTON SAVINGS BANK—HOLLISTON.

[April 22.]

ALDEN LELAND, *President.**Treasurer,* ORRIN THOMPSON.

Deposits,	\$57,291 79	
Interest,	431 08	
Public Funds,		\$713 00
Bank Stock,		8,889 08
Railroad Bonds,		5,150 00
Loans on Public Funds,		4,100 00
on Bank Stock,		3,125 00
on Real Estate,		20,200 00
on Personal Security,		1,000 00
on Railroad Stock,		300 00
to Counties, Cities and Towns,		7,395 00
Expense Account,		197 45
Cash on hand,		6,653 25
	\$57,722 78	\$57,722 78

Number of Depositors,	357
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	\$5,480 33

HUDSON SAVINGS BANK—HUDSON.

[May 7.]

FRANCIS BRIGHAM, *President.**Treasurer,* F. D. BRIGHAM.

Deposits,	\$164,585 44	
Profits,	839 09	
Interest,	56 30	
Bank Stock,		\$6,106 00
Railroad Bonds,		7,820 00
Loans on Public Funds,		3,000 00
on Bank Stock,		4,000 00
on Real Estate,		104,645 00
on Personal Security,		13,750 00
to Counties, Cities and Towns,		23,000 00
Furniture Account,		407 68
Expense Account,		3 00
Cash on hand,		2,749 15
	\$165,480 83	\$165,480 83

Number of Depositors,	704
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$3,900 00
Annual expenses,	500 00

HYANNIS SAVINGS BANK—HYANNIS.

[August 13.]

F. G. KELLEY, *President.**Treasurer,* JOSEPH R. HALL.

Deposits,	\$465,537 16	
Profits,	453 81	
Bank Stock,		\$97,987 00
Railroad Bonds,		15,000 00
Loans on Public Funds,		1,250 00
on Bank Stock,		16,483 00
on Real Estate,		173,361 47
on Personal Security,		144,481 90
on Railroad Stock,		1,836 00
to Counties, Cities and Towns,		6,000 00
Accrued Interest Account,		6,245 76
Cash on hand,		3,345 84
	<hr/>	<hr/>
	\$465,990 97	\$465,990 97

Number of Depositors,	1,422
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$26,473 25
Annual expenses,	1,486 90

HYDE PARK SAVINGS BANK—HYDE PARK.

[November 26.]

CHARLES F. GERRY, *President.**Treasurer,* HENRY S. BUNTON.

Deposits,	\$38,626 19	
Interest,	1,373 72	
Bills Payable,	1,000 00	
Bank Stock,		\$9,003 25
Loans on Real Estate,		29,561 40
Furniture and Fixtures,		1,144 17
Profit and Loss Account,		368 75
Expense Account,		129 64
Cash on hand,		792 70
	<hr/>	<hr/>
	\$40,999 91	\$40,999 91

Number of Depositors,	384
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$1,452 50
Annual expenses,	450 00

INSTITUTION FOR SAVINGS IN NEWTON—NEWTON.

[April 24.]

GEORGE HYDE, *President.**Treasurer, E. J. COLLINS.*

Deposits,	\$295,737 42	
Profits,	9,708 61	
Public Funds,		\$3,500 00
Bank Stock,		17,705 00
Loans on Public Funds,		5,000 00
on Bank Stock,		5,500 00
on Real Estate,		226,075 00
on Personal Security,		34,900 00
to Counties, Cities and Towns,		2,125 00
Expense Account,		753 95
Cash on hand,		9,887 08
	\$305,446 03	\$305,446 03

Number of Depositors,	1,472
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$5,000 00
Annual expenses,	600 00

INSTITUTION FOR SAVINGS IN NEWBURYPORT.

[August 28.]

EDWARD S. MOSELY, *President.**Treasurer, R. STONE.*

Deposits,	\$4,190,282 51	
Interest,	38,568 89	
Suspense Account,	759 71	
Public Funds,		\$143,300 00
Bank Stock,		988,339 20
Railroad Bonds,		382,236 25
Real Estate,		52,954 29
Loans on Public Funds,		36,500 90
on Bank Stock,		3,500 00
on Real Estate,		1,026,890 60
on Personal Estate,		503,463 75
to Counties, Cities and Towns,		1,040,591 41
to Banks, on interest,		12,366 45
Fifty Associates' Stock,		25,000 00
Expense Account,		1,576 15
Annuity in Trust,		12,227 45
Cash on hand,		665 56
	\$4,229,611 11	\$4,229,611 11

Number of Depositors,	10,105
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$77,250 00
Annual expenses,	6,000 00

INSTITUTION FOR SAVINGS IN ROXBURY—BOSTON.

[March 6.]

A. D. HODGES, *President*.*Treasurer*, EDWARD RICHARDS.

Deposits,	\$2,221,916 10	
Profits,	59,695 30	
Public Funds,		\$156,063 65
Bank Stock,		188,139 97
Railroad Bonds,		130,000 00
Real Estate,		15,800 00
Loans on Public Funds,		46,550 00
on Bank Stock,		60,500 00
on Real Estate,		939,904 97
on Personal Security,		676,991 60
to Counties, Cities and Towns,		33,900 00
Cash on hand,		33,761 21
	\$2,281,611 40	\$2,281,611 40

Number of Depositors,	6,675
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends made once in	Five years.
Largest amount invested in the stock of any one bank,	\$58,729 50
Annual expenses,	6,400 00

IPSWICH SAVINGS BANK—IPSWICH.

[October 21.]

JOSEPH ROSS, *President*.*Treasurer*, THEODORE F. COGSWELL.

Deposits,	\$45,807 49	
Interest,	316 54	
Public Funds,		\$1,868 84
Bank Stock,		6,603 25
Loans on Real Estate,		26,555 00
on Personal Security,		8,835 00
Expense Account,		1 00
Cash on hand,		2,260 94
	\$46,124 03	\$46,124 03

Number of Depositors,	337
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$1,755 00
Annual expenses,	75 00

JAMAICA PLAIN SAVINGS BANK—WEST ROXBURY.

[November 26.]

JOHN C. PRATT, *President*.*Treasurer*, I. PHILLIPS GEORGE.

Deposits,	\$9,431 40	
Real Estate,		\$7,600 00
Accrued Interest Account,		29 78
Expense Account,		786 78
Cash on hand,		1,014 84
	\$9,431 40	\$9,431 40

Number of Depositors, 91

Rate of ordinary dividends for the last year, 6 per cent.

No extra dividends.

LANCASTER SAVINGS BANK—LANCASTER.

[April 23.]

HENRY WILDER, *President*.*Treasurer*, C. T. SYMMES.

Deposits,	\$880,809 53	
Profits,	53,163 32	
Bank Stock,		\$61,300 00
Railroad Bonds,		15,000 00
Loans on Public Funds,		1,100 00
on Bank Stock,		6,800 00
on Real Estate,		630,674 87
on Personal Security,		211,652 81
on Railroad Stock,		1,500 00
Expense Account,		124 32
Cash on hand,		5,820 85
	\$933,972 85	\$933,972 85

Number of Depositors, 2,344

Rate of ordinary dividends for the last year, 7 per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$15,000 00

Annual expenses, 2,267 42

LAWRENCE SAVINGS BANK—LAWRENCE.

[October 10.]

MILTON BONNEY, *President.**Treasurer, W. R. SPAULDING.*

Deposits,	\$353,589 42	
Interest,	11,601 83	
Bills Payable,	1,196 38	
Public Funds,		\$7,358 16
Bank Stock,		34,800 00
Loans on Real Estate,		290,466 13
on Personal Security,		24,975 00
Premium Account,		7,480 21
Expense Account,		1,308 13
	<hr/>	<hr/>
	\$366,387 63	\$366,387 63

Number of Depositors,	1,558
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$6,000 00
Annual expenses,	1,450 00

LEE SAVINGS BANK—LEE.

[July 16.]

H. GARFIELD, *President.**Treasurer, J. L. KILBORN.*

Deposits,	\$411,544 07	
Interest,	9,913 55	
Suspense Account,	2,418 23	
Bills Payable,	1,539 08	
Public Funds,		\$124,000 00
Bank Stock,		20,980 00
Loans on Public Funds,		4,525 00
on Bank Stock,		960 00
on Real Estate,		211,651 31
on Personal Security,		25,780 56
to Counties, Cities and Towns,		30,000 00
Expense Account,		1,251 67
Profit and Loss Account,		6,266 39
	<hr/>	<hr/>
	\$425,414 93	\$425,414 93

Number of Depositors,	1,390
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	\$6,400 00
Annual expenses,	2,300 00

LEICESTER SAVINGS BANK—LEICESTER.

[June 19.]

EBENEZER HATCH, *President*.*Treasurer*, D. E. MERRIAM.

Deposits,	\$175,855 20	
Interest,	5,598 93	
Bills Payable,	966 87	
Bank Stock,		\$41,830 62
Railroad Bonds,		3,030 00
Loans on Public Funds,		1,000 00
on Real Estate,		103,610 00
on Personal Security,		25,319 75
to Counties, Cities and Towns,		6,200 00
Dividend Account,		656 98
Tax Account,		645 27
Expense Account,		128 38
	\$182,421 00	\$182,421 00

Number of Depositors,	464
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$5,954 40
Annual expenses,	550 00

LEOMINSTER SAVINGS BANK—LEOMINSTER.

[April 29.]

LEONARD BURRAGE, *President*.*Treasurer*, A. L. BURDITT.

Deposits,	\$383,130 45	
Profits,	1,309 15	
Bank Stock,		\$19,207 00
Loans on Public Funds,		4,250 00
on Bank Stock,		12,000 00
on Real Estate,		270,790 00
on Personal Security,		65,935 00
on Railroad Stock,		4,000 00
to Counties, Cities and Towns,		4,000 00
Safe and Fixtures,		635 15
Cash on hand,		3,622 45
	\$384,439 60	\$384,439 60

Number of Depositors,	1,781
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$7,724 00
Annual expenses,	700 00

LEXINGTON SAVINGS BANK—LEXINGTON.

[December 13.]

GEO. W. ROBINSON, *President*.*Treasurer*, WM. D. PHELPS.

Deposits,	\$55,785 24	
Interest,	3,173 60	
Loans on Real Estate,		\$41,800 40
on Personal Security,		14,750 00
Expense Account,		1,195 42
Cash on hand,		1,213 42
	<hr/>	<hr/>
	\$58,958 84	\$58,958 84
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Number of Depositors,		327
Rate of ordinary dividends for the last year,		6 per cent.
Extra dividends are made once in		Three years.
Annual expenses,		\$583 86
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LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

[April 11.]

HORATIO WOOD, *President*.*Treasurer*, A. S. TYLER.

Deposits,	\$2,575,568 25	
Profits,	31,406 07	
Public Funds,		\$150,000 00
Bank Stock,		377,329 50
Railroad Bonds,		2,000 00
Real Estate,		40,350 00
Loans on Public Funds,		2,000 00
on Bank Stock,		25,900 00
on Real Estate,		1,578,400 00
on Personal Security,		172,500 00
to Counties, Cities and Towns,		194,300 00
to Banks, on interest,		61,226 01
Interest and Tax Account,		844 15
Expense Account,		1,854 18
Cash on hand,		270 48
	<hr/>	<hr/>
	\$2,606,974 32	\$2,606,374 32
<hr/>		
Number of Depositors,		10,204
Rate of ordinary dividends for the last year,		5 per cent.
Last dividend of reserved profits, in 1872.		
Extra dividends are made once in		Three years.
Largest amount invested in the stock of any one bank,		\$23,400 00
Annual expenses,		6,174 30
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LOWELL INSTITUTION FOR SAVINGS—LOWELL.

[March 28.]

THEODORE EDSON, *President.**Treasurer,* GEO. J. CARNEY.

Deposits,	\$1,882,008 32	
Public Funds,		\$500,000 00
Bank Stock,		368,300 00
Real Estate,		20,334 06
Loans on Public Funds,		25,400 00
on Bank Stock,		16,700 00
on Real Estate,		117,944 82
to Cities and Towns,		679,975 00
to Banks, on interest,		128,666 14
Profit and Loss Account,		24,688 30
	\$1,882,008 32	\$1,882,008 32

Number of Depositors,	5,328
Rate of ordinary dividends for the last year,	4 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$75,000 00
Annual expenses,	4,500 00

LYNN FIVE CENTS SAVINGS BANK—LYNN.

[September 5.]

THOMAS B. NEWHALL, *President.**Treasurer,* B. V. FRENCH.

Deposits,	\$1,465,460 12	
Profit and Loss Account,	7,757 96	
Rent Account,	483 60	
Public Funds,		\$125,700 46
Bank Stock,		386,362 25
Railroad Bonds,		49,450 00
Real Estate,		44,529 24
Loans on Bank Stock,		19,550 00
on Real Estate,		711,530 00
on Personal Security,		23,400 00
to Counties, Cities and Towns,		46,876 00
Expense Account,		6,670 67
Cash on hand,		59,633 06
	\$1,473,701 68	\$1,473,701 68

Number of Depositors,	7,948
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$72,440 37
Annual expenses,	5,000 00

LYNN INSTITUTION FOR SAVINGS—LYNN.

[September 26.]

DAVID H. SWEETSER, *President.**Treasurer, E. LOVEJOY.*

Deposits,	\$1,560,694 82	
Profits,	7,366 44	
Interest,	7,275 16	
Public Funds,		\$10,000 00
Bank Stock,		170,798 00
Railroad Bonds,		33,000 00
Real Estate,		60,000 00
Loans on Bank Stock,		12,990 00
on Real Estate,		884,486 82
on Personal Security,		136,500 00
to Counties, Cities and Towns,		217,980 00
to Banks, on interest,		47,600 00
Expense Account,		1,295 09
Cash on hand,		686 51
	\$1,575,336 42	\$1,575,336 42

Number of Depositors,	5,097
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$32,966 00
Annual expenses,	3,328 27

MALDEN SAVINGS BANK—MALDEN.

[September 9.]

HENRY BARRETT, *President.**Treasurer, CHARLES MERRILL.*

Deposits,	\$203,890 97	
Interest,	3,799 04	
Bills Payable,	6,359 99	
Public Funds,		\$30,000 00
Bank Stock,		5,600 00
Loans on Real Estate,		152,450 00
on Personal Security,		16,000 00
to Counties, Cities and Towns,		10,000 00
	\$214,050 00	\$214,050 00

Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$5,600 00
Annual expenses,	1,000 00

MARBLEHEAD SAVINGS BANK—MARBLEHEAD.

[November 13.]

JOHN F. HARRIS, *President*.*Treasurer*, WILLIAM GILLEY, JR.

Deposits,	\$107,960 34	
Profits,	110 04	
Interest,	4,169 28	
Public Funds,		\$3,047 00
Bank Stock,		22,005 39
Loans on Real Estate,		79,850 00
to Counties, Cities and Towns,		3,000 00
Furniture Account,		376 10
Expense Account,		562 47
Cash on hand,		3,398 70
	<hr/>	<hr/>
	\$112,239 66	\$112,239 66

Number of Depositors,	889
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$2,500 00
Annual expenses,	625 00

MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

[May 7.]

SIDNEY G. FAY, *President*.*Treasurer*, E. C. WHITNEY.

Deposits,	\$703,564 53	
Profits,	2,336 52	
Interest,	6,548 24	
Bank Stock,		\$116,115 00
Loans on Real Estate,		509,950 00
on Personal Security,		9,100 00
to Counties, Cities and Towns,		68,600 00
Expense Account,		916 25
Cash on hand,		7,768 04
	<hr/>	<hr/>
	\$712,449 29	\$712,449 29

Number of Depositors,	2,103
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$81,115 00
Annual expenses,	2,500 00

MECHANICS' SAVINGS BANK—HOLYOKE.

[June 26.]

J. H. NEWTON, *President.*

Treasurer, C. R. PRESCOTT.

Deposits,	\$81,757 00	
Interest,	2,613 47	
Bank Stock,		\$6,088 50
Loans on Public Funds,		150 00
on Bank Stock,		1,000 00
on Real Estate,		54,080 00
on Personal Security,		17,600 00
Furniture and Fixtures,		1,497 57
Expense Account,		1,478 48
Cash on hand,		2,475 92
	\$84,370 47	\$84,370 47

Number of Depositors,	628
Rate of ordinary dividends for the last year,	6½ per cent.
Largest amount invested in the stock of any one bank,	\$3,008 50

MECHANICS' SAVINGS BANK—LOWELL.

[April 1.]

WM. A. BURKE, *President.*

Treasurer, C. C. HUTCHINSON.

Deposits,	\$1,877,325 63	
Profits,	15,814 75	
Interest,	65,726 94	
Public Funds,		\$92,500 00
Bank Stock,		161,550 00
Railroad Bonds,		29,000 00
Real Estate,		82,089 26
Loans on Bank Stock,		15,800 00
on Real Estate,		1,192,935 35
on Personal Security,		278,500 00
to Counties, Cities and Towns,		44,800 00
Tax Account,		7,131 71
Expense Account,		1,474 20
Cash on hand,		53,086 80
	\$1,958,867 32	\$1,958,867 32

Number of Depositors,	4,433
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$27,200 00
Annual expenses,	4,300 00

MEDFORD SAVINGS BANK—MEDFORD.

[December 9.]

HENRY HASTINGS, *President*.*Treasurer*, HERBERT MAGOUN.

Deposits,	\$187,108 84	
Profits,	5,115 43	
Bank Stock,		\$18,382 50
Railroad Bonds,		9,130 00
Loans on Bank Stock,		1,000 00
on Real Estate,		122,141 00
on Personal Security,		500 00
to Counties, Cities and Towns,		37,800 00
to Banks, on interest,		2,994 51
Furniture Account,		400 00
Expense Account,		199 48
Cash on hand,		176 78
	\$192,224 27	\$192,224 27
Number of Depositors,		1,051
Rate of ordinary dividends for the last year,		6 per cent.
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$4,847 50
Annual expenses,		625 00

MEDWAY SAVINGS BANK—MEDWAY.

[October 25.]

M. M. FISHER, *President*.*Treasurer*, O. A. MASON.

Deposits,	\$78,451 46	
Interest,	767 39	
Bank Stock,		\$8,170 00
Loans on Real Estate,		55,449 13
on Personal Estate,		11,479 16
Expense Account,		149 65
Cash on hand,		3,970 91
	\$79,218 85	\$79,218 85
Number of Depositors,		490
Rate of ordinary dividends for the last year,		7 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$5,040 00
Annual expenses,		300 00

MERCANTILE SAVINGS INSTITUTION—BOSTON.

[November 11.]

L. S. HAPGOOD, *President.*

Treasurer, ANSON J. STONE.

Deposits,	\$3,873,772 89	
Profits,	2,194 73	
Capital Stock,	205,757 20	
Bills Payable,	92,000 00	
Rent Account,	15,200 79	
Public Funds,		\$44,200 00
Bank Stock,		18,900 00
Railroad Bonds,		99,600 00
Real Estate,		185,340 01
Loans on Public Funds,		18,080 00
on Bank Stock,		1,700 00
on Real Estate,		2,613,936 70
on Personal Security,		185,583 00
to Counties, Cities and Towns,		881,700 00
Accrued Interest Account,		72,257 89
Suspense Account,		1,000 00
Expense Account,		2,838 86
Cash on hand,		63,789 15
	\$4,188,925 61	\$4,188,925 61

Number of Depositors,	10,568
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1873.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$8,000 00
Annual expenses,	10,244 49

MERRIMACK RIVER SAVINGS BANK—LOWELL.

[April 11.]

JOSIAH G. PEABODY, *President.*

Treasurer, G. W. KNOWLTON.

Deposits,	\$127,647 82	
Interest,	3,107 82	
Bank Stock,		\$12,119 38
Loans on Bank Stock,		1,700 00
on Real Estate,		105,825 00
on Personal Security,		10,369 90
Accrued Interest Account,		207 97
Expense Account,		522 11
Cash on hand,		11 28
	\$130,755 64	\$130,755 64

Number of Depositors,	384
Rate of ordinary dividends for the last year,	5 per cent.
Largest amount invested in the stock of any one bank,	\$3,880 50

MIDDLEBOROUGH SAVINGS BANK—MIDDLEBOROUGH.

[August 16.]

EVERETT ROBINSON, *President*.*Treasurer*, C. B. WOOD.

Deposits,	\$16,155 35	
Interest,	212 53	
Suspense Account,	21 78	
Loans on Real Estate,		\$2,000 00
on Personal Security,		3,100 00
to Counties, Cities and Towns,		5,000 00
Expense Account,		67 25
Cash on hand,		6,222 41
	<hr/>	<hr/>
	\$16,389 66	\$16,389 66
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Number of Depositors,		188
Commenced business, May 1, 1873.		
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MIDDLESEX INSTITUTION FOR SAVINGS—CONCORD.

[February 28.]

GEORGE M. BROOKS, *President*.*Treasurer*, GEORGE HAYWOOD.

Deposits,	\$941,054 49	
Profits,	12,409 56	
Interest,	26,303 93	
Public Funds,		\$30,000 00
Bank Stock,		258,300 00
Railroad Bonds,		140,000 00
Loans on Real Estate,		407,022 80
on Personal Security,		82,640 00
to Counties, Cities and Towns,		37,328 00
Expense Account,		237 63
Cash on hand,		24,239 55
	<hr/>	<hr/>
	\$979,767 98	\$979,767 98
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Rate of ordinary dividends for the last year,		6 per cent.
Extra dividends are made once in		Three years.
Largest amount invested in the stock of any one bank,		\$30,000 00
Annual expenses,		2,325 00
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MILFORD SAVINGS BANK—MILFORD.

[April 22.]

ORISON UNDERWOOD, *President.**Treasurer, A. G. UNDERWOOD.*

Deposits,	\$457,744 94	
Profits,	64 82	
Interest,	12,064 34	
Public Funds,		\$43,100 00
Bank Stock,		48,068 87
Real Estate,		30,632 17
Loans on Public Funds,		6,950 00
on Bank Stock,		25,387 42
on Real Estate,		165,538 67
on Personal Security,		69,828 26
to Counties, Cities and Towns,		70,000 00
Cash on hand,		10,368 71
	\$469,874 10	\$469,874 10

Number of Depositors,	2,134
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$15,000 00
Annual expenses,	1,500 00

MILLBURY SAVINGS BANK—MILLBURY.

[May 8.]

THOS. J. HARRINGTON, *President.**Treasurer, F. C. MILES.*

Deposits,	\$287,487 73	
Interest,	7,226 34	
Public Funds,		\$35,000 00
Bank Stock,		54,100 00
Loans on Real Estate,		169,000 00
on Personal Security,		3,400 00
to Counties, Cities and Towns,		23,500 00
Premium Account,		6,216 62
Expense Account,		517 43
Cash on hand,		2,980 02
	\$294,714 07	\$294,714 07

Number of Depositors,	917
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$9,300 00
Annual expenses,	800 00

MINERS' SAVINGS BANK--WEST STOCKBRIDGE.

[July 17.]

GEO. W. KNIFFIN, *President.**Treasurer,* WM. C. SPAULDING.

Deposits,	\$26,490 93	
Interest,	692 96	
Suspense Account,	2 10	
Public Funds,		\$3,036 82
Loans on Real Estate,		14,675 00
on Personal Security,		5,100 00
to Counties, Cities and Towns,		800 00
Expense Account,		164 19
Cash on hand,		3,409 98
	\$27,185 99	\$27,185 99

Number of Depositors,	159
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Annual expenses,	\$164 19

MONSON SAVINGS BANK--MONSON.

[June 10.]

CHAS. H. MERRICK, *President.**Treasurer,* E. F. MORRIS.

Deposits,	\$94,163 57	
Interest,	2,351 94	
Bank Stock,		\$31,354 50
Loans on Bank Stock,		7,850 00
on Real Estate,		43,050 00
on Personal Security,		9,765 00
Cash on hand,		4,496 01
	\$96,515 51	\$96,515 51

Number of Depositors,	356
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$5,070 00
Annual expenses,	350 00

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

[September 11.]

GEORGE COBB, *President.**Treasurer,* MATTHEW BARNEY.

Deposits,	\$579,895 49	
Profits,	3,917 08	
Interest,	60 66	
Premium Account,	1,936 00	
Public Funds,		\$38,900 00
Bank Stock,		124,600 00
Real Estate,		3,575 00
Loans on Bank Stock,		347 54
on Real Estate,		390,436 37
on Personal Security,		16,640 07
on Railroad Stock,		450 00
to Counties, Cities and Towns,		875 00
to Banks, on interest,		3,237 93
Expense Account,		2,325 65
Cash on hand,		4,421 67
	\$585,809 23	\$585,809 23

Number of Depositors,	1,641
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$20,000 00
Annual expenses,	2,175 68

NATICK FIVE CENTS SAVINGS BANK—NATICK.

[November 28.]

JOHN KIMBALL, *President.**Treasurer,* JAMES WHITNEY.

Deposits,	\$328,775 14	
Profits,	4,167 81	
Bank Stock,		\$3,300 00
Loans on Real Estate,		257,021 53
on Personal Security,		18,100 00
to Counties, Cities and Towns,		49,500 00
Cash on hand,		5,021 42
	\$332,942 95	\$332,942 95

Number of Depositors,	1,515
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$2,000 00
Annual expenses,	1,050 00

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

[September 3.]

GEORGE HOWLAND, Jr., *President.**Treasurer, B. RICKETSON.*

Deposits,	\$2,046,811 61	
Profits,	29,302 69	
Interest,	40,201 76	
Discount,	25,771 55	
Premium Account,	34,762 31	
Public Funds,		\$1,237,500 00
Bank Stock,		105,100 00
Railroad Bonds,		83,500 00
Loans on Public Funds,		1,800 00
on Bank Stock,		4,960 00
on Real Estate,		375,606 02
on Personal Security,		346,757 75
to Counties, Cities and Towns,		400 00
Furniture and Fixtures,		8,942 38
Expense Account,		2,255 46
Cash on hand,		10,028 31
	\$2,176,849 92	\$2,176,849 92

Number of Depositors,	10,690
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$49,400 00
Annual expenses,	6,800 00

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

[September 3.]

WM. C. TABER, *President.**Treasurer, CHAS. H. PIERCE.*

Deposits,	\$7,770,470 37	
Profits,	167,009 89	
Surplus Fund,	125,000 00	
Public Funds,		\$2,978,184 75
Bank Stock,		1,216,700 00
Railroad Bonds,		657,807 50
Real Estate,		10,956 48
Loans on Public Funds,		30,145 00
on Bank Stock,		42,330 00
on Real Estate,		59,012 27
on Personal Security,		2,451,143 87
on Railroad Stock and Bonds,		74,800 00
to Counties, Cities and Towns,		465,430 00
to Banks, on interest,		40,735 10
Suspense Account,		23,897 06
Expense Account,		6,166 35
Cash on hand,		5,171 88
	\$8,062,480 26	\$8,062,480 26

Number of Depositors,	17,445
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$165,600 00
Annual expenses,	14,400 00

NEWBURYPORT FIVE CENTS SAVINGS BANK—NEWBURYPORT.

[October 21.]

DAVID WOOD, *President.*

Treasurer, J. A. MAYNARD.

Deposits,	\$791,135 84	
Profits,	5,342 16	
Interest,	24,270 34	
Public Funds,		\$80,000 00
Bank Stock,		87,700 00
Railroad Bonds,		16,437 00
Real Estate,		8,100 00
Loans on Public Funds,		2,900 00
on Bank Stock,		6,800 00
on Real Estate,		454,859 40
on Personal Security,		48,890 00
to Counties, Cities and Towns,		94,805 00
to Banks, on interest,		11,292 21
Expense Account,		4 50
Cash on hand,		8,960 23
	\$820,748 34	\$820,748 34

Number of Depositors,	3,495
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$7,500 00
Annual expenses,	1,700 00

NORTHAMPTON INSTITUTION FOR SAVINGS—NORTHAMPTON.

[June 28.]

WILLIAM ALLEN, *President.*

Treasurer, L. MALTBY.

Deposits,	\$1,666,078 43	
Profits,	16,683 08	
Public Funds,		\$199,000 00
Bank Stock,		50,800 00
Loans on Public Funds,		24,213 07
on Bank Stock,		50,596 80
on Real Estate,		668,349 00
on Personal Security,		414,478 16
to Counties, Cities and Towns,		201,746 93
Cash on hand,		73,577 55
	\$1,682,761 51	\$1,682,761 51

Number of Depositors,	5,048
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1873.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$14,500 00
Annual expenses,	5,000 00

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

[July 18.]

JOHN F. ARNOLD, *President*.*Treasurer*, V. A. WHITAKER.

Deposits,	\$644,264 34	
Profits,	15,009 18	
Interest,	1,594 44	
Public Funds,		\$10,000 00
Bank Stock,		21,061 75
Real Estate,		8,701 51
Loans on Public Funds,		2,200 00
on Bank Stock,		5,432 49
on Real Estate,		375,805 08
on Personal Security,		201,797 67
to Counties, Cities and Towns,		31,258 66
Expense Account,		2,462 41
Cash on hand,		2,148 39
	\$660,867 96	\$660,867 96

Number of Depositors,	2,210
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$19,661 75
Annual expenses,	2,900 00

NORTH AVENUE SAVINGS BANK—CAMBRIDGE.

[December 1.]

SAM'L F. WOODBRIDGE, *President*.*Treasurer*, MILTON L. WALTON.

Deposits,	\$23,728 51	
Interest,	411 17	
Loans on Real Estate,		\$13,500 00
on Personal Security,		2,800 00
to Banks, on interest,		6,345 50
Expense Account,		582 37
Furniture, Safe and Fixtures,		533 02
Cash on hand,		378 79
	\$24,139 68	\$24,139 68

Number of Depositors,	237
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Annual expenses,	\$300 00

NORTH BRIDGEWATER SAVINGS BANK—NORTH BRIDGEWATER.

[November 20.]

HENRY W. ROBINSON, *President.*

Treasurer, EDWARD SOUTHWORTH.

Deposits,	\$520,880 49	
Profits,	1,968 21	
Interest,	2,265 22	
Public Funds,		\$418 50
Bank Stock,		33,922 50
Loans on Real Estate,		334,777 45
on Personal Security,		143,120 00
Cash on hand,		12,875 36
	\$525,113 91	\$525,113 91

Nmber of Depositors,	2,300
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$12,971 50
Annual expenses,	1,500 00

NORTH BROOKFIELD SAVINGS BANK—NORTH BROOKFIELD.

[June 11.]

CHARLES ADAMS, Jr., *President.*

Treasurer, BONUM NYE.

Deposits,	\$236,768 86	
Profits,	6,950 74	
Public Funds,		\$19,500 00
Bank Stock,		11,500 00
Railroad Bonds,		50,000 00
Loans on Real Estate,		136,505 00
on Personal Security,		2,300 00
to Counties, Cities and Towns,		22,600 00
Furniture Account,		118 00
Expense Account,		28 50
Cash on hand,		1,168 10
	\$243,719 60	\$243,719 60

Number of Depositors,	1,094
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Annual expenses,	\$750 00

NORTH EASTON SAVINGS BANK—NORTH EASTON.

[May 27.]

F. L. AMES, *President*.*Treasurer*, P. A. GIFFORD.

Deposits,	\$226,396 62	
Profits,	6,115 97	
Public Funds,		\$25,705 00
Bank Stock,		63,316 89
Railroad Bonds,		13,390 00
Loans on Bank Stock,		16,000 00
on Real Estate,		63,781 46
on Personal Security,		41,000 00
to Banks, on interest,		4,000 00
Cash on hand,		5,319 24
	\$232,512 59	\$232,512 59

Rate of ordinary dividends for the last year, 7 per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$10,690 00

Annual expenses, 450 00

NORTH END SAVINGS BANK—BOSTON.

[February 26.]

ROBERT MARSH, *President*.*Treasurer*, G. C. TRUMBULL.

Deposits,	\$390,616 59	
Interest and Profits,	12,445 83	
Public Funds,		\$13,025 00
Bank Stock,		37,018 79
Railroad Bonds,		11,411 25
Loans on Public Funds,		1,000 00
on Bank Stock,		3,500 00
on Real Estate,		259,891 45
on Personal Security,		43,300 00
on Railroad Stock and Bonds,		2,700 00
to Counties, Cities and Towns,		10,975 00
Furniture and Lease Account,		805 36
Expense Account,		1,480 76
Tax Account,		1,150 42
Cash on hand,		16,804 39
	\$403,062 42	\$403,062 42

Number of Depositors, 1,350

Rate of ordinary dividends for the last year, 6 per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$8,012 75

Annual expenses, 2,000 00

ORANGE SAVINGS BANK—ORANGE.

[June 13.]

A. J. CLARK, *President.**Treasurer,* G. A. WHIPPLE.

Deposits,	\$65,235 46	
Profits,	29 33	
Bank Stock,		\$8,093 75
Loans on Public Funds,		800 00
on Real Estate,		28,600 00
on Personal Security,		19,750 00
to Banks, on interest,		6,980 00
Cash on hand,		1,041 04
	\$65,264 79	\$65,264 79

Number of Depositors,	407
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$8,093 75
Annual expenses,	225 00

PALMER SAVINGS BANK—PALMER.

[June 11.]

HORACE P. WAKEFIELD, *President.**Treasurer,* MARSHALL W. FRENCH.

Deposits,	\$238,311 69	
Interest,	940 63	
Public Funds,		\$4,890 00
Bank Stock,		20,425 00
Railroad Bonds,		4,000 00
Loans on Public Funds,		200 00
on Bank Stock,		3,725 00
on Real Estate,		126,601 00
on Personal Security,		63,521 60
to Banks, on interest,		7,387 35
Expense Account,		1,139 13
Cash on hand,		7,363 24
	\$239,252 32	\$239,252 32

Number of Depositors,	862
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$6,250 00
Annual expenses,	287 75

PEOPLE'S SAVINGS BANK—WORCESTER.

[May 9.]

JOHN C. MASON, *President.**Treasurer, C. M. BENT.*

Deposits,	\$3,050,066 54	
Interest,	56,163 72	
Suspense Account,	507 22	
Rent Account,	636 18	
Public Funds,		\$283,500 00
Bank Stock,		568,800 00
Railroad Bonds,		52,000 00
Real Estate,		65,000 00
Loans on Public Funds,		20,500 00
on Bank Stock,		20,600 00
on Real Estate,		1,658,685 64
on Personal Security,		222,872 47
on Railroad Stock,		3,400 00
to Counties, Cities and Towns,		10,700 00
to Banks, on interest,		11,404 22
Premium Account,		124,398 65
Profit and Loss Account,		51,013 61
Expense Account,		1,822 16
Tax Account,		11,109 24
Cash on hand,		1,567 67
	\$3,107,373 66	\$3,107,373 66

Number of Depositors,	8,902
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$45,900 00
Annual expenses,	8,224 97

PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH.

[October 17.]

LEANDER LOVELL, *President.**Treasurer, D. J. ROBBINS.*

Deposits,	\$459,190 20	
Profits,	1,923 87	
Interest,	8,380 84	
Suspense Account,	2 85	
Public Funds,		\$52,000 00
Bank Stock,		24,790 00
Railroad Bonds,		55,000 00
Real Estate,		2,900 00
Loans on Public Funds,		1,900 00
on Bank Stock,		2,697 00
on Real Estate,		264,732 00
on Personal Security,		34,940 00
to Counties, Cities and Towns,		22,000 00
Expense Account,		639 97
Cash on hand,		7,898 79
	\$469,497 76	\$469,497 76

Number of Depositors,	2,391
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$5,000 00
Annual expenses,	1,500 00

PLYMOUTH SAVINGS BANK—PLYMOUTH.

[October 17.]

JACOB H. LOUD, *President*.*Treasurer*, JOHN J. RUSSELL.

Deposits,	\$1,926,931 16	
Profits,	37,354 69	
Interest,	54,118 79	
Suspense Account,	148 97	
Public Funds,		\$349,696 25
Bank Stock,		430,975 00
Railroad Bonds,		148,880 00
Real Estate,		9,900 00
Loans on Public Funds,		11,300 00
on Bank Stock,		12,800 00
on Real Estate,		722,120 00
on Personal Security,		160,618 70
on Railroad Stock,		22,900 00
to Counties, Cities and Towns,		121,000 00
Expense Account,		1,325 12
Cash on hand,		27,038 54
	\$2,018,553 61	\$2,018,553 61

Number of Depositors,	6,894
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$27,000 00
Annual expenses,	5,500 00

PROVIDENT INSTITUTION FOR SAVINGS—BOSTON.

[March 26.]

JOHN AMORY LOWELL, *President*.*Treasurer*, PETER WAINWRIGHT.

Deposits,	\$12,920,047 02	
Interest,	88,906 15	
Suspense Account,	7,450 02	
Public Funds,		\$209,500 00
Bank Stock,		1,193,500 00
Railroad Bonds,		459,250 00
Real Estate,		50,000 00
Loans on Public Funds,		30,000 00
on Bank Stock,		54,787 00
on Real Estate,		4,896,300 00
on Personal Security,		4,910,500 00
on Railroad Stock,		20,713 00
to Counties, Cities and Towns,		865,400 00
to Banks, on interest,		30,000 00
Profit and Loss Account,		52,843 92
Expense Account,		6,161 12
Cash on hand,		237,848 15
	\$13,016,403 19	\$13,016,403 19

Number of Depositors,	32,330
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Five years.
Annual expenses,	\$36,819 00

PROVIDENT INSTITUTION FOR SAVINGS—SALISBURY.

[October 22.]

WILLIAM C. BINNEY, *President.**Treasurer,* THOMAS J. CLARK.

Deposits,	\$1,139,931 49	
Profits,	6,000 00	
Interest,	40,322 65	
Public Funds,		\$396,000 00
Bank Stock,		134,325 00
Railroad Bonds,		60,000 00
Real Estate,		2,500 00
Loans on Public Funds,		2,600 00
on Real Estate,		208,150 00
on Personal Security,		254,600 00
to Counties, Cities and Towns,		94,500 00
to Banks, on interest,		26,000 00
Expense Account,		918 01
Cash on hand,		6,661 13
	\$1,186,254 14	\$1,186,254 14

Number of Depositors,	4,090
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$10,000 00
Annual expenses,	1,865 00

QUINCY SAVINGS BANK—QUINCY.

[May 28.]

EDWARD TURNER, *President.**Treasurer,* GEO. L. GILL.

Deposits,	\$963,770 00	
Profits,	8,437 50	
Public Funds,		\$93,000 00
Bank Stock,		82,662 74
Railroad Bonds,		20,000 00
Loans on Public Funds,		5,900 00
on Bank Stock,		11,500 00
on Real Estate,		681,483 81
on Personal Security,		6,500 00
to Counties, Cities and Towns,		18,000 00
Interest Account,		1,944 49
Expense Account,		195 30
Safe and Furniture,		1,200 00
Cash on hand,		49,821 16
	\$972,207 50	\$972,207 50

Number of Depositors,	2,924
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$20,000 00
Annual expenses,	2,500 00

RANDOLPH SAVINGS BANK—RANDOLPH.

[December 24.]

ATHERTON WALES, *President.**Treasurer,* SETH TURNER.

Deposits,	\$575,204 40	
Interest,	12,242 99	
Premium Account,	7,242 18	
Public Funds,		\$44,500 00
Bank Stock,		146,469 97
Railroad Bonds,		85,000 00
Loans on Public Funds,		2,400 00
on Bank Stock,		17,700 00
on Real Estate,		205,050 00
on Personal Security,		66,000 00
on Railroad Stock,		6,100 00
to Counties, Cities and Towns,		3,000 00
Expense Account,		4,390 86
Cash on hand,		14,078 74
	\$594,689 57	\$594,689 57

Number of Depositors,	1,761
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$9,500 00
Annual expenses,	600 00

READING SAVINGS BANK—READING.

[November 8.]

EPHRAIM HUNT, *President.**Treasurer,* N. P. PRATT.

Deposits,	\$174,799 84	
Interest,	1,925 33	
Bank Stock,		\$13,800 00
Loans on Real Estate,		133,900 00
on Personal Security,		21,905 29
Cash on hand,		7,119 88
	\$176,725 17	\$176,725 17

Number of Depositors,	753
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$5,000 00
Annual expenses,	900 00

ROCKPORT SAVINGS BANK—ROCKPORT.

[November 14.]

HENRY DENNIS, *President*.*Treasurer*, NEWELL GILES.

Deposits,	\$368,084 37	
Profits,	1,431 30	
Bank Stock,		\$82,144 25
Loans on Real Estate,		214,129 25
on Personal Security,		71,567 92
Cash on hand,		1,674 25
	\$369,515 67	\$369,515 67
Number of Depositors,		1,447
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1873.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$9,719 55
Annual expenses,		1,200 00

SALEM FIVE CENTS SAVINGS BANK—SALEM.

[October 7.]

HENRY L. WILLIAMS, *President*.*Treasurer*, CHAS. H. HENDERSON.

Deposits,	\$1,768,501 48	
Profits,	29,110 59	
Public Funds,		\$46,950 00
Bank Stock,		249,581 00
Railroad Bonds,		32,320 00
Loans on Public Funds,		14,200 00
on Bank Stock,		1,000 00
on Real Estate,		926,514 00
on Personal Security,		274,127 00
on Railroad Stock,		4,950 00
to Counties, Cities and Towns,		232,247 50
to Banks, on interest,		12,200 00
Safe and Furniture Account,		300 00
Cash on hand,		3,222 57
	\$1,797,612 07	\$1,797,612 07
Number of Depositors,		6,946
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$31,000 00
Annual expenses,		4,600 00

SALEM SAVINGS BANK—SALEM.

[August 30.]

JOSEPH S. CABOT, *President*.*Treasurer*, CHAS. E. SYMONDS.

Deposits,	\$5,607,534 17	
Profits,	220,551 75	
Public Funds,		\$827,000 00
Bank Stock,		294,890 00
Railroad Bonds,		209,000 00
Real Estate,		75,000 00
Loans on Public Funds,		26,800 00
on Bank Stock,		30,800 00
on Real Estate,		1,562,662 50
on Personal Security,		1,163,376 00
on Railroad Stock,		20,000 00
to Counties, Cities and Towns,		1,590,500 00
to Banks, on interest,		24,000 00
Cash on hand,		4,057 42
	\$5,828,085 92	\$5,828,085 92

Number of Depositors,	16,134
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$60,000 00
Annual expenses,	12,000 00

SANDWICH SAVINGS BANK—SANDWICH.

[August 15.]

WM. E. BOYDEN, *President*.*Treasurer*, H. G. O. ELLIS.

Deposits,	\$83,666 97	
Profits and Interest,	4,922 53	
Public Funds,		\$3,675 67
Loans on Real Estate,		56,259 00
on Personal Security,		21,040 00
Expense Account,		3 06
Cash on hand,		7,611 77
	\$88,589 50	\$88,589 50

Number of Depositors,	519
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Annual expenses,	\$220 00

SCITUATE SAVINGS BANK—SCITUATE.

[September 23.]

JOHN BEALE, *President.**Treasurer, C. W. PROUTY.*

Deposits,	\$141,248 53	
Profit and Loss Account,	1,486 96	
Interest,	620 32	
Bank Stock,		\$17,500 00
Loans on Real Estate,		96,187 00
on Personal Security,		10,540 23
to Counties, Cities and Towns,		16,170 00
Cash on hand,		2,958 58
	<hr/> \$143,355 81	<hr/> \$143,355 81

Number of Depositors,	391
Rate of ordinary dividends for the last year,	7 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank.	\$7,000 00
Annual expenses,	275 00

SEAMEN'S SAVINGS BANK—PROVINCETOWN.

[August 12.]

DAVID FAIRBANKS, *President.**Treasurer, J. H. DYER.*

Deposits,	\$569,207 25	
Profits,	1,355 88	
Interest,	425 20	
Premium Account,	6,944 67	
Dividend Account,	9,352 88	
Public Funds,		\$89,500 00
Bank Stock,		62,000 00
Railroad Bonds,		85,500 00
Real Estate,		1,336 04
Loans on Real Estate,		100,764 00
on Personal Security,		82,200 17
to Counties, Cities and Towns,		121,775 00
to Banks,		6,000 00
Furniture and Safes,		1,850 43
Cash on hand,		36,360 24
	<hr/> \$587,285 88	<hr/> \$587,285 88

Number of Depositors,	1,814
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$12,600 00
Annual expenses,	2,050 00

SHELBURNE FALLS SAVINGS BANK—SHELBURNE FALLS.

[July 8.]

F. A. BALL, *President.**Treasurer,* A. K. HAWKS.

Deposits,	\$573,084 28	
Profits,	716 86	
Interest,	2,590 77	
Public Funds,		\$14,000 00
Bank Stock,		71,900 00
Real Estate,		5,500 00
Loans on Bank Stock,		2,500 00
on Real Estate,		331,450 00
on Personal Security,		113,284 55
to Counties, Cities and Towns,		15,700 00
to Banks, on interest,		19,845 55
Cash on hand,		2,211 81
	\$576,391 91	\$576,391 91

Number of Depositors,	2,700
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$25,300 00
Annual expenses,	1,600 00

SOUTHBRIDGE SAVINGS BANK—SOUTHBRIDGE.

[August 6.]

SAMUEL HARTWELL, *President.**Treasurer,* S. M. LANE.

Deposits,	\$712,324 47	
Profit and Loss Account,	11,482 92	
Interest,	3,981 72	
Public Funds,		\$234,000 00
Bank Stock,		56,300 00
Loans on Public Funds,		29,950 00
on Bank Stock,		3,500 00
on Real Estate,		288,350 00
on Personal Security,		88,300 00
to Counties, Cities and Towns,		18,000 00
to Banks, on interest,		9,000 00
Expense Account,		5 90
Cash on hand,		383 21
	\$727,789 11	\$727,789 11

Number of Depositors,	2,311
Rate of ordinary dividends for the last year,	5 per cent.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$30,000 00
Annual expenses,	700 00

SOUTH ADAMS SAVINGS BANK—SOUTH ADAMS.

[July 18.]

H. J. BLISS, *President*.*Treasurer*, H. H. WELLINGTON.

Deposits,	\$237,803 87	
Profits,	3,552 54	
Interest,	285 19	
Bank Stock,		\$22,040 00
Loans on Public Funds,		150 00
on Bank Stock,		10,900 00
on Real Estate,		76,225 00
on Personal Security,		116,075 00
to Counties, Cities and Towns,		4,500 00
to Banks, on interest,		11,585 60
Expense Account,		41 67
Cash on hand,		124 33
	\$241,641 60	\$241,641 60

Number of Depositors,	805
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$18,900 00
Annual expenses,	800 00

SOUTH BOSTON SAVINGS BANK—BOSTON.

[March 5.]

F. W. NICKERSON, *President*.*Treasurer*, D. MCB. THAXTER.

Deposits,	\$1,137,382 07	
Profits,	6,182 91	
Rent Account,	3,356 25	
Suspense Account,	184 50	
Public Funds,		\$101,800 00
Bank Stock,		66,200 00
Railroad Bonds,		36,000 00
Real Estate,		94,142 32
Loans on Real Estate,		666,237 50
on Personal Security,		78,500 00
to Counties, Cities and Towns,		44,977 42
Furniture Account,		4,579 13
Premium Account,		26,457 87
Expense Account,		1,558 19
Accrued Interest Account,		12,447 60
Cash on hand,		14,205 70
	\$1,147,105 73	\$1,147,105 73

Number of Depositors,	5,528
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$18,455 00
Annual expenses,	4,600 00

SOUTH SCITUATE SAVINGS BANK—SOUTH SCITUATE.

[September 23.]

MOSES F. ROGERS, *President.**Treasurer,* EBENEZER T. FOGG.

Deposits,	\$364,633 26	
Interest,	4,812 00	
Public Funds,		\$10,850 00
Bank Stock,		51,700 00
Loans on Real Estate,		249,671 25
on Personal Security,		46,375 00
to Counties, Cities and Towns,		7,432 00
Cash on hand,		3,417 01
	<hr/>	<hr/>
	\$369,445 26	\$369,445 26

Number of Depositors,	1,071
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$6,500 00
Annual expenses,	800 00

SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

[October 17.]

ALBERT TIRRELL, *President.**Treasurer,* B. F. WHITE.

Deposits,	\$251,333 73	
Interest,	6,585 20	
Bank Stock,		\$105,844 36
Loans on Real Estate,		113,994 66
on Personal Security,		26,638 43
to Banks, on interest,		11,117 28
Expense Account,		324 20
	<hr/>	<hr/>
	\$257,918 93	\$257,918 93

Number of Depositors,	729
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$12,910 25
Annual expenses,	700 00

SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

[June 3.]

JOSEPH C. PYNCHON, *President*.*Treasurer*, DANIEL J. MARSH.

Deposits,	\$1,045,106 21	
Profits,	30,624 58	
Public Funds,		\$180,000 00
Bank Stock,		45,100 00
Real Estate,		90,000 00
Loans on Public Funds,		14,150 00
on Bank Stock,		28,800 00
on Real Estate,		688,000 00
to Counties, Cities and Towns,		2,000 00
Cash on hand,		27,680 79
	\$1,075,730 79	\$1,075,730 79
Number of Depositors,		4,884
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$10,000 00
Annual expenses,		3,861 51

SPRINGFIELD INSTITUTION FOR SAVINGS—SPRINGFIELD.

[June 25.]

JAMES M. THOMPSON, *President*.*Treasurer*, HENRY S. LEE.

Deposits,	\$5,237,438 96	
Profits and Interest,	181,549 48	
Public Funds,		\$776,635 00
Bank Stock,		499,700 00
Real Estate,		99,874 61
Loans on Public Funds,		149,450 00
on Bank Stock,		144,450 00
on Real Estate,		3,136,900 00
on Personal Security,		83,200 00
on Railroad Stock and Bonds,		30,100 00
to Counties, Cities and Towns,		400,800 00
to Banks, on interest,		27,024 59
Cash on hand,		70,854 24
	\$5,418,988 44	\$5,418,988 44
Number of Depositors,		14,365
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$36,700 00
Annual expenses,		10,193 75

SPENCER SAVINGS BANK—SPENCER.

[June 19.]

WILLIAM UPHAM, *President*.*Treasurer*, ERASTUS JONES.

Deposits,	\$50,036 02	
Interest,	989 84	
Bills Payable,	689 31	
Bank Stock,		\$5,557 62
Railroad Bonds,		5,043 75
Loans on Real Estate,		24,540 00
on Personal Security,		5,000 00
to Counties, Cities and Towns,		10,425 00
Tax Account,		282 18
Expense Account,		18 50
Cash on hand,		848 12
	\$51,715 17	\$51,715 17

Number of Depositors,	222
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$2,000 00

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

[November 8.]

BENJAMIN F. RICHARDSON, *President*.*Treasurer*, ONSLOW GILMORE.

Deposits,	\$264,946 09	
Profits,	3,338 77	
Interest,	6,099 21	
Public Funds,		\$14,500 00
Bank Stock,		12,000 00
Railroad Stock,		5,000 00
Loans on Public Funds,		950 00
on Real Estate,		193,933 25
on Personal Security,		19,600 00
to Counties, Cities and Towns,		25,000 00
Cash on hand,		3,400 82
	\$274,384 07	\$274,384 07

Number of Depositors,	1,194
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Two years.
Largest amount invested in the stock of any one bank,	\$3,000 00
Annual expenses,	1,050 00

STOCKBRIDGE SAVINGS BANK—STOCKBRIDGE.

[July 16.]

MARSHALL WARNER, *President*.*Treasurer*, H. J. DUNHAM.

Deposits,	\$43,537 65	
Profits,	1,822 50	
Public Funds,		\$4,000 00
Bank Stock,		9,400 00
Loans on Real Estate,		23,812 83
on Personal Security,		7,377 99
Expense Account,		175 00
Cash on hand,		594 33
	\$45,360 15	\$45,360 15

Number of Depositors,	199
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$5,640 00
Annual expenses,	79 75

SUFFOLK SAVINGS BANK—BOSTON.

[March 19.]

THOMAS LAMB, *President*.*Treasurer*, CHARLES HENRY PARKER.

Deposits,	\$6,855,579 06	
Profits,	663,119 44	
Public Funds,		\$611,500 00
Bank Stock,		432,625 00
Railroad Bonds,		130,000 00
Real Estate,		203,035 75
Loans on Bank Stock,		17,500 00
on Real Estate,		2,397,676 10
on Personal Security,		3,433,000 00
on Railroad Stock,		150,000 00
Furniture Account,		2,641 66
Dividend Account,		46,800 55
Expense Account,		9,886 82
Cash on hand,		84,032 62
	\$7,518,698 50	\$7,518,698 50

Number of Depositors,	18,267
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$62,400 00
Annual expenses,	21,996 20

TAUNTON SAVINGS BANK—TAUNTON.

[September 19.]

WILLIAM LOVERING, *President*.*Treasurer*, HENRY R. WOOD.

Deposits,	\$1,352,095 54	
Profits,	6,808 55	
Interest and Discount,	33,604 99	
Public Funds,		\$13,650 00
Bank Stock,		66,897 12
Railroad Bonds,		30,000 00
Real Estate,		55,591 86
Loans on Public Funds,		4,600 00
on Bank Stock,		5,500 00
on Real Estate,		750,586 54
on Personal Security,		433,940 00
to Counties, Cities and Towns,		15,000 00
Furniture Account,		3,173 89
Expense Account,		754 84
Cash on hand,		12,814 83
	\$1,392,509 08	\$1,392,509 08

Number of Depositors,	3,827
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$27,200 00
Annual expenses,	3,100 00

TEMPLETON SAVINGS BANK—TEMPLETON.

[May 15.]

EDWIN SAWYER, *President*.*Treasurer*, OTIS D. SAWIN.

Deposits,	\$32,372 89	
Interest,	87 11	
Loans on Real Estate,		\$25,160 00
on Personal Security,		7,300 00
	\$32,460 00	\$32,460 00

Number of Depositors,	159
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	

UNION INSTITUTION FOR SAVINGS--BOSTON.

[March 12.]

JOHN C. CROWLEY, *President.*GEORGE F. EMERY, *Treasurer.*

Deposits,	\$3,525,824 37	
Interest,	121,039 18	
Rent Account,	6,767 85	
Public Funds,		\$83,959 00
Bank Stock,		57,649 25
Railroad Bonds,		21,200 00
Real Estate,		299,800 00
Loans on Bank Stock,		100,000 00
on Real Estate,		2,714,487 77
on Personal Security,		321,028 96
to Banks, on interest,		46,896 97
Expense Account,		3,282 02
Cash on hand,		5,327 43
	\$3,653,631 40	\$3,653,631 40

Number of Depositors,	9,787
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$12,018 00
Annual expenses,	7,500 00

UNION SAVINGS BANK--FALL RIVER.

[September 18.]

AUGUSTUS CHACE, *President.**Treasurer,* D. A. CHAPIN

Deposits,	\$656,564 42	
Profits,	22,579 33	
Public Funds,		\$10,000 00
Bank Stock,		32,590 00
Real Estate,		38,186 87
Loans on Real Estate,		328,272 00
on Personal Security,		259,782 00
to Counties, Cities and Towns,		5,000 00
Cash on hand,		5,312 88
	\$679,143 75	\$679,143 75

Number of Depositors,	1,260
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$15,400 00
Annual expenses,	1,500 00

UXBRIDGE SAVINGS BANK—UXBRIDGE.

[August 7.]

MOSES TAFT, *President.**Treasurer, C. A. TAFT.*

Deposits,	\$165,173 40	
Interest,	1,807 20	
Bank Stock,		\$41,231 62
Loans on Real Estate,		104,530 43
on Personal Security,		15,870 00
Expense Account,		150 00
Cash on hand,		5,198 55
	\$166,980 60	\$166,980 60

Number of Depositors,	772
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$7,814 00
Annual expenses,	625 00

WAKEFIELD SAVINGS BANK—WAKEFIELD.

[October 1.]

CYRUS WAKEFIELD, *President.**Treasurer, M. S. SOUTHWORTH.*

Deposits,	\$88,964 82	
Loans on Public Funds,		\$1,200 00
on Bank Stock,		3,181 25
on Real Estate,		54,380 00
on Personal Security,		16,970 00
Accrued Interest Account,		705 39
Expense Account,		7 75
Cash on hand,		12,520 43
	\$88,964 82	\$88,964 82

Number of Depositors,	681
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1873.	
Extra dividends are made once in	Three years.
Annual expenses,	\$600 00

WALES SAVINGS BANK—WALES.

[June 10.]

ELIJAH SHAW, *President.**Treasurer, J. C. BURLEY.*

Deposits,	\$29,500 10	
Profits,	339 22	
Bank Stock,		\$11,634 00
Loans on Public Funds,		315 63
on Real Estate,		10,268 00
on Personal Security,		4,345 75
to Counties, Cities and Towns,		500 00
to Banks, on interest,		2,504 24
Furniture Account,		240 00
Cash on hand,		31 70
	<hr/>	<hr/>
	\$29,839 32	\$29,839 32
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Number of Depositors,		178
Rate of ordinary dividends for the last year,		6 per cent.
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$3,175 00
Annual expenses,		50 00
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WALTHAM SAVINGS BANK—WALTHAM.

[December 31.]

HORATIO MOORE, *President.**Treasurer, JNO. S. WILLIAMS.*

Deposits,	\$1,205,099 86	
Profits,	3,500 00	
Interest,	4,000 24	
Bank Stock,		\$93,700 00
Railroad Bonds,		16,000 00
Loans on Real Estate,		801,463 00
on Personal Security,		169,240 00
to Counties, Cities and Towns,		118,100 00
Premium Account,		1,635 21
Expense Account,		500 00
Cash on hand,		11,961 89
	<hr/>	<hr/>
	\$1,212,600 10	\$1,212,600 10
<hr/>		
Number of Depositors,		4,226
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$22,875 00
Annual expenses,		2,000 00
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WARE SAVINGS BANK—WARE.

[June 11.]

WILLIAM HYDE, *President.**Treasurer,* OTIS LANE.

Deposits,	\$1,461,039 54	
Profits,	3,323 62	
Interest,	14,713 86	
Public Funds,		\$315,000 00
Bank Stock,		246,800 00
Railroad Bonds,		90,000 00
Loans on Public Funds,		3,300 00
on Bank Stock,		12,800 00
on Real Estate,		299,442 72
on Personal Security,		280,185 00
to Counties, Cities and Towns,		215,380 00
Premium Account,		6,236 27
Expense Account,		1,426 39
Tax Account,		5,393 47
Cash on hand,		3,113 17
	\$1,479,077 02	\$1,479,077 02

Number of Depositors,	3,790
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$3,400 00
Annual expenses,	4,000 00

WAREHAM SAVINGS BANK—WAREHAM.

[August 15.]

JESSE MURDOCK, *President.**Treasurer,* THOMAS R. MILES.

Deposits,	\$544,678 10	
Interest,	14,557 12	
Bank Stock,		\$196,231 59
Railroad Bonds,		14,910 05
Loans on Bank Stock,		11,350 00
on Real Estate,		178,817 75
on Personal Security,		120,027 63
on Railroad Stock,		9,000 00
to Counties, Cities and Towns,		5,000 00
Tax Account,		1,909 48
Expense Account,		349 69
Cash on hand,		21,639 03
	\$559,235 22	\$559,235 22

Number of Depositors,	1,755
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$25,734 50
Annual expenses,	1,401 56

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

[November 6.]

GEORGE OSBORN, *President*.*Treasurer*, ALBERT H. MERRILL.

Deposits,	\$896,831 02	
Profit and Loss Account,	41,379 22	
Reserve Fund,	2,079 00	
Public Funds,		\$40,000 00
Bank Stock,		84,067 75
Railroad Bonds,		15,000 00
Loans on Real Estate,		631,090 00
on Personal Security,		11,500 00
to Counties, Cities and Towns,		145,962 50
Cash on hand,		12,668 99
	<hr/>	<hr/>
	\$940,289 24	\$940,289 24

Number of Depositors,	2,961
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$16,500 00
Annual expenses,	2,000 00

WARREN INSTITUTION FOR SAVINGS—CHARLESTOWN.

[August 5.]

JAMES ADAMS, *President*.*Treasurer*, GEORGE F. TUFTS.

Deposits,	\$3,224,384 47	
Profit and Loss,	62,995 32	
Interest,	120,663 49	
Rent Account,	2,446 42	
Guarantee Fund,	22,116 59	
Bills Payable,	1,400 60	
Public Funds,		\$290,345 89
Bank Stock,		111,577 50
Railroad Bonds,		50,000 00
Real Estate,		50,000 00
Loans on Real Estate,		2,350,805 05
on Personal Estate,		426,200 00
to Counties, Cities and Towns,		38,425 00
Accrued Interest Account,		46,278 25
Expense Account,		4,365 36
Cash on hand,		66,009 84
	<hr/>	<hr/>
	\$3,434,006 89	\$3,434,006 89

Number of Depositors,	9,975
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$20,495 00
Annual expenses,	8,253 59

WATERTOWN SAVINGS BANK—WATERTOWN.

[December 10.]

CHARLES J. BARRY, *President*.*Treasurer*, JOHN K. STICKNEY.

Deposits,	\$72,159 73	
Interest,	494 81	
Bills Payable,	4,500 00	
Bank Stock,		\$5,100 00
Loans on Real Estate,		54,200 00
on Personal Security,		4,600 00
to Counties, Cities and Towns,		9,800 00
Furniture Account,		1,180 00
Expense Account,		1 75
Cash on hand,		2,272 79
	\$77,154 54	\$77,154 54

Number of Depositors,	351
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$2,100 00

WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER.

[October 24.]

HENRY H. STEVENS, *President*.*Treasurer*, EDWIN MAY.

Deposits,	\$242,787 18	
Interest,	84 61	
Bank Stock,		\$24,500 00
Loans on Real Estate,		154,600 00
on Personal Estate,		27,920 62
to Counties, Cities and Towns,		23,000 00
to Banks, on interest,		1,056 43
Furniture Account,		596 58
Expense Account,		224 24
Premium Account,		7,555 50
Cash on hand,		3,418 42
	\$242,871 79	\$242,871 79

Number of Depositors,	1,554
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$3,000 00
Annual expenses,	900 00

WELLFLEET SAVINGS BANK—WELLFLEET.

[August 13.]

RICHARD R. FREEMAN, *President.**Treasurer,* THOMAS KEMP.

Deposits,	\$304,611 20	
Interest,	991 48	
Suspense Account,	9 00	
Bank Stock,		\$163,243 79
Railroad Bonds,		14,902 61
Loans on Bank Stock,		200 00
on Real Estate,		24,475 00
on Personal Security,		80,742 00
to Counties, Cities and Towns,		17,875 00
Cash on hand,		4,173 28
	<hr/>	<hr/>
	\$305,611 68	\$305,611 68

Number of Depositors,	916
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$18,944 87
Average annual expenses,	650 00

WESTBOROUGH SAVINGS BANK—WESTBOROUGH.

[May 20.]

CYRUS FAY, *President.**Treasurer,* GEORGE O. BRIGHAM.

Deposits,	\$172,872 96	
Interest,	2,146 09	
Bank Stock,		\$27,700 00
Railroad Bonds,		6,059 25
Loans on Real Estate,		109,105 00
on Personal Security,		30,300 00
Expense Account,		4 00
Cash on hand,		1,850 80
	<hr/>	<hr/>
	\$175,019 05	\$175,019 05

Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$9,000 00
Annual expenses,	437 00

WEST BOSTON SAVINGS BANK—BOSTON.

[March 21.]

FRANKLIN HAVEN, *President.**Treasurer, JAMES H. WILDER.*

Deposits,	\$2,646,027 09	
Profits,	1,854 88	
Interest,	44,566 37	
Bank Stock,		\$430,074 37
Loans on Public Funds,		10,600 00
on Real Estate,		1,799,733 79
on Personal Security,		373,950 00
on Railroad Stock,		6,650 00
to Banks, on interest,		8,000 00
Accrued Interest Account,		5,382 44
Expense Account,		3,747 50
Tax Account,		9,404 15
Cash on hand,		44,906 09
	\$2,692,448 34	\$2,692,448 34

Number of Depositors,	7,497
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$30,000 00
Annual expenses,	6,000 00

WESTFIELD SAVINGS BANK—WESTFIELD.

[July 11.]

WILLIAM G. BATES, *President.**Treasurer, V. W. CROWSON.*

Deposits,	\$666,695 21	
Profits,	1,384 68	
Interest,	12,904 36	
Public Funds,		\$131,000 00
Bank Stock,		23,500 00
Railroad Bonds,		33,000 00
Loans on Public Funds,		4,690 42
on Bank Stock,		7,400 00
on Real Estate,		264,713 64
on Personal Security,		131,534 27
to Counties, Cities and Towns,		53,000 00
Premium Account,		5,035 00
Cash on hand,		27,110 92
	\$680,984 25	\$680,984 25

Number of Depositors,	2,359
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Largest amount invested in the stock of any one bank,	\$20,300 00
Annual expenses,	1,193 33

WEYMOUTH SAVINGS BANK—WEYMOUTH.

[August 8.]

JOHN W. LOUD, *President*.*Treasurer*, AMOS S. WHITE.

Deposits,	\$754,819 35	
Profits,	17,105 41	
Public Funds,		\$20,200 00
Bank Stock,		69,200 00
Railroad Bonds,		10,000 00
Loans on Real Estate,		471,655 00
on Personal Security,		189,494 00
to Counties, Cities and Towns,		1,000 00
Cash on hand,		10,375 76
	<hr/>	<hr/>
	\$771,924 76	\$771,924 76
Number of Depositors,		2,361
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1869.		
Extra dividends made once in		Five years.
Largest amount invested in the stock of any one bank,		\$39,000 00
Annual expenses,		1,200 00

WINCHENDON SAVINGS BANK—WINCHENDON.

[June 6.]

J. H. FAIRBANK, *President*.*Treasurer*, C. L. BEALS.

Deposits,	\$469,559 48	
Interest,	13,501 36	
Public Funds,		\$12,000 00
Bank Stock,		72,800 00
Railroad Bonds,		969 90
Loans on Real Estate,		167,956 96
on Personal Security,		141,676 01
to Counties, Cities and Towns,		70,039 45
to Banks, on interest,		4,465 39
Furniture Account,		1,200 00
Expense Account,		1,766 12
Premium Account,		6,073 12
Cash on hand,		4,113 89
	<hr/>	<hr/>
	\$483,060 84	\$483,060 84
Number of Depositors,		1,842
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1869.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$23,800 00
Annual expenses,		867 06

WINCHESTER SAVINGS BANK—WINCHESTER.

[December 5.]

D. N. SKILLINGS, *President.* Treasurer, JOHN T. MANNY.

Deposits,	\$56,948 90	
Profits,	1,981 79	
Loans on Real Estate,		\$37,320 00
on Personal Security,		20,630 21
Furniture Account,		239 90
Expense Account,		7 00
Cash on hand,		733 58
	\$58,930 69	\$58,930 69
Number of Depositors,		341
Rate of ordinary dividends for the last year,		6 per cent.
Extra dividends are made once in		Three years.
Annual expenses,		\$100 00

WOBURN FIVE CENTS SAVINGS BANK—WOBURN.

[December 19.]

STEPHEN DOW, *President.* Treasurer, JAMES N. DOW.

Deposits,	\$416,799 79	
Interest,	14,167 93	
Public Funds,		\$3,000 00
Bank Stock,		117,657 00
Loans on Public Funds,		17,500 00
on Real Estate,		202,736 16
on Personal Security,		82,840 00
to Counties, Cities and Towns,		2,000 00
Cash on hand,		5,234 56
	\$430,967 72	\$430,967 72
Number of Depositors,		2,319
Rate of ordinary dividends for the last year,		7 per cent.
Last dividend of reserved profits, in 1873.		
Largest amount invested in the stock of any one bank,		\$25,650 00
Annual expenses,		1,500 08

WORCESTER COUNTY INSTITUTION FOR SAVINGS—WORCESTER.

[April 17.]

A. H. BULLOCK, *President.**Treasurer,* C. A. HAMILTON.

Deposits,	\$5,112,133 22	
Profits,	35,798 60	
Interest,	136,875 08	
Suspense Account,	41,106 78	
Premium Account,	2,203 75	
Public Funds,		\$832,300 00
Bank Stock,		795,550 00
Railroad Bonds,		67,000 00
Loans on Public Funds,		30,900 00
on Bank Stock,		10,070 00
on Real Estate,		2,803,585 12
on Personal Security,		241,916 00
to Counties, Cities and Towns,		473,400 00
to Banks, on interest,		64,958 37
Expense Account,		2,854 64
Cash on hand,		5,583 30
	\$5,328,117 43	\$5,328,117 43

Number of Depositors,	15,172
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Annual expenses,	\$10,500 00

WORCESTER FIVE CENTS SAVINGS BANK—WORCESTER.

[May 8.]

CHAS. L. PUTNAM, *President.**Treasurer,* GEO. W. WHEELER.

Deposits,	\$1,117,702 06	
Interest,	12,007 87	
Public Funds,		\$105,000 00
Bank Stock,		152,200 00
Railroad Bonds,		20,000 00
Loans on Public Funds,		5,425 00
on Bank Stock,		10,000 00
on Real Estate,		521,200 00
on Personal Security,		6,600 00
to Counties, Cities and Towns,		274,000 00
Interest Account,		24 93
Tax Account,		715 87
Expense Account,		1,739 25
Premium Account,		7,881 25
Cash on hand,		24,923 63
	\$1,129,709 93	\$1,129,709 93

Number of Depositors,	6,172
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$13,900 00
Annual expenses,	3,000 00

WORCESTER MECHANICS' SAVINGS BANK—WORCESTER.

[April 15.]

HARRISON BLISS, *President*.*Treasurer*, H. WOODWARD.

Deposits,	\$2,327,327 63	
Interest,	35,490 60	
Public Funds,		\$384,700 00
Bank Stock,		173,300 00
Railroad Bonds,		2,000 00
Loans on Public Funds,		10,950 00
on Bank Stock,		9,900 00
on Real Estate,		1,423,648 91
on Personal Security,		231,160 31
on Railroad Stock,		27,300 00
to Counties, Cities and Towns,		45,000 00
Premium Account,		10,217 25
Expense Account,		2,204 30
Cash on hand,		42,437 46
	\$2,362,818 23	\$2,362,818 23

Number of Depositors,	5,632
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$29,600 00
Annual expenses,	7,000 00

WORCESTER NORTH SAVINGS INSTITUTION—FITCHBURG.

[April 29.]

A. WHITMAN, *President*.*Treasurer*, HENRY A. WILLIS.

Deposits,	\$931,687 41	
Profits,	10,760 25	
Bank Stock,		\$49,687 00
Railroad Bonds,		62,691 25
Loans on Bank Stock,		800 00
on Real Estate,		473,328 39
on Personal Security,		308,076 10
on Railroad Stock,		13,800 00
to Counties, Cities and Towns,		12,300 00
Expense Account,		737 82
Cash on hand,		21,027 10
	\$942,447 66	\$942,447 66

Number of Depositors,	2,491
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$8,100 00
Annual expenses,	2,000 00

WORONOCO SAVINGS BANK—WESTFIELD.

[July 11.]

SAMUEL HORTON, *President.**Treasurer, R. WELLER.*

Deposits,	\$243,726 04	
Interest,	1,558 14	
Loans on Public Funds,		\$18,800 00
on Bank Stock,		4,320 00
on Real Estate,		131,409 82
on Personal Security,		40,682 00
to Counties, Cities and Towns,		32,300 00
Tax Account,		2,296 13
Cash on hand,		15,476 23
	\$245,284 18	\$245,284 18

Number of Depositors, 676
Rate of ordinary dividends for the last year, 6 per cent.
No extra dividends.

NORTHAMPTON LOAN AND TRUST COMPANY—NORTHAMPTON.

[July 10.]

JOEL HAYDEN, *President.**Treasurer, STEPHEN M. CROSBY.*

Capital Stock,	\$100,000 00	
Interest Account,	7,973 45	
Bills Payable,	31,340 16	
Bills Receivable,		\$87,699 99
Loans on Real Estate,		8,000 00
on Merchandise,		38,450 00
Expense Account,		698 80
Furniture and Fixtures,		1,687 77
Due from National Banks and Bankers,		2,537 45
Cash,		239 60
	\$139,313 61	\$139,313 61

WORCESTER SAFE DEPOSIT AND TRUST COMPANY—WORCESTER.

[October 4.]

GEORGE M. RICE, *President.**Secretary, E. B. BISCO.*

Capital Stock,	\$200,000 00	
Surplus Fund,	40,000 00	
Deposits,	895,134 30	
Certificates of Deposits,	53,914 84	
Due to National Banks,	125,302 35	
Profit and Loss,	8,247 84	
Interest,	245 18	
Safe Rental,	2,027 00	
Deposit Premium,	433 00	
Dividend Account,	2,156 00	
United States Bonds,		\$50,100 00
City and Town Bonds,		73,312 50
Railroad Bonds,		152,000 00
Bank Stock,		32,455 00
Notes Receivable,		666,824 43
Demand Loans,		27,495 00
Loans on United States Bonds,		20,290 00
on Real Estate,		155,250 00
Real Estate,		33,000 00
Expense Account,		63 43
Premium Account,		6,313 88
Clearing House Deposit,		1,000 00
Furniture and Fixtures,		11,826 32
Cash Items,		49 94
Due from National Trust Company,		30,901 55
Cash,		66,578 46
	\$1,327,460 51	\$1,327,460 51

NEW ENGLAND TRUST COMPANY—BOSTON.

[December 17.]

AMOS A. LAWRENCE, *President*.*Actuary*, JACOB H. LOUD.

Capital Stock,	\$500,000 00	
Guarantee,	50,000 00	
Deposits,	3,162,009 05	
Interest,	109,343 83	
Income General Trust Fund,	1,922 83	
United States Taxes,	12,830 03	
Commissions,	846 02	
Profit and Loss,	76,013 48	
Trust Accounts,	125,196 25	
Dividends on Trust Accounts,	995 83	
Investments of Capital Stock,		\$469,325 94
of Deposits,		2,806,184 54
for Trust Accounts,		121,078 99
Expense Account,		27,621 65
Due from National Banks,		592,991 04
Cash,		21,955 16
	<hr/>	<hr/>
	\$4,039,157 32	\$4,039,157 32

INVESTMENTS.

United States Bonds,	\$182,444 17
Railroad Bonds,	314,877 68
Loans on Real Estate,	161,227 50
Notes Receivable,	2,443,407 79
Demand Loans,	294,632 33
	<hr/>
	\$3,396,589 47

CHAPIN BANKING AND TRUST COMPANY—SPRINGFIELD.

[December 27.]

CHESTER W. CHAPIN, *President.**Cashier,* JAS. D. SAFFORD.

Capital Stock,	\$500,000 00	
Surplus Fund,	100,000 00	
Profit and Loss,	24,603 90	
Discount,	\$40,819 69	
Interest,	4,550 06	
Exchange,	1,644 08	
	47,112 83	
Deposits,	461,805 84	
Collection Account,	66,955 04	
Due to National Banks,	14,094 52	
Bills Receivable,		\$849,335 71
Due from National Banks,		292,106 89
Furniture and Fixtures,		12,580 16
Tax Account,		9,803 96
Expense Account,		5,533 47
Cash, Legal Tenders,	\$37,586 00	
Checks for Clearing		
House,	388 95	
Fractional Currency,	1,638 90	
Cash Items,	5,598 09	
		45,211 94
	\$1,214,572 13	\$1,214,572 13
Number of Depositors,		192
Loans to corporations,		\$130,200 00
Loans to individuals and firms,		719,135 71

COLLATERAL LOAN COMPANY—BOSTON.

[December 29.]

JOHN BIGELOW, *President.**Treasurer,* E. B. FOSTER.

Capital Stock,	\$120,400 00	
Interest Account,	11,203 47	
Dividend Account,	496 00	
Reserve Account,	648 78	
Storage Account,	430 69	
Rent Account,	700 00	
Special Auction Sale,	2,982 42	
Loans with pledge of Chattels,		\$116,719 97
Loans on Public Funds,		6,500 00
Auction Sale,		1,086 52
Expense Account,		3,862 65
Profit and Loss Account,		4,256 97
General Interest Account,		125 68
Insurance Account,		522 66
Cash,		3,786 91
	\$136,861 36	\$136,861 36

ABSTRACT
OF THE
ANNUAL RETURNS
OF THE
SAVINGS BANKS.
1873.

	BOSTON.				
	Boston Five Cents Savings Bank.	Boston Penny Savings Bank.	East Boston Savings Bank.	Ellot Five Cents Savings Bank.	Emigrant Savings Bank.
Number of Depositors,	64,461	8,694	6,358	4,604	8,660
Amount of Deposits,	\$11,202,147 89	\$1,135,474 66	\$1,940,232 93	\$1,009,928 50	\$2,176,788 76
Number of Deposits during the year preceding,	55,910	10,600	11,869	6,430	15,700
Amount of the same,	\$3,625,993 02	\$486,070 64	\$1,058,304 16	\$387,222 39	\$1,417,614 81
Number of Deposits received during the year of and exceeding \$300 at one time,	2,135	239	708	225	947
Amount of the same,	\$1,176,104 00	\$127,411 25	\$392,850 00	\$122,698 00	\$518,963 96
Number of withdrawals during the year,	43,773	5,879	6,989	3,603	8,239
Amount of the same,	\$3,151,861 46	\$391,161 48	\$694,675 35	\$282,186 53	\$830,661 23
Number of accounts opened during the year,	8,309	1,954	2,652	1,085	3,776
Number of accounts closed during the year,	5,964	1,473	1,669	809	980
Amount of surplus on hand,	\$497,439 38	—	\$47,305 04	\$17,093 75	—
Public Funds,	2,409,000 00	—	—	73,000 00	\$246,450 00
Loans on public funds,	28,000 00	\$1,350 00	7,025 00	49,000 00	67,265 88
Bank Stock,	422,987 50	41,463 42	517,285 01	55,400 00	—
Loans on bank stock,	18,600 00	50,000 00	19,542 00	11,000 00	59,520 50
Deposits in banks, bearing interest,	211,906 36	19,314 47	26,673 00	—	200,000 00
Railroad Bonds,	240,000 00	10,000 00	8,525 00	55,000 00	—
Loans on railroad stock,	—	—	—	—	—
Invested in real estate,	102,342 46	122,495 94	28,276 13	—	—
Loans on mortgage of real estate,	6,299,750 00	656,337 50	1,084,921 00	920,475 00	1,495,468 12
Loans to county or town,	886,800 00	—	—	—	—
Loans on personal security,	844,000 00	234,800 00	287,450 00	138,500 00	133,300 00

Cash on hand,	\$113,899 11	\$3,632 71	\$5,887 29	\$29,957 99	\$5,373 44
Rate and amount of ordinary dividends for last year,	} 5 per cent., \$502,657 21	6 per cent., \$59,953 44	7 per cent., \$100,652 19	6 per cent., \$53,586 90	6 per cent. \$81,837 74
Average annual per cent. of dividends ending at time of and including last extra, . . .	8 per cent.	-	-	8 per cent.	-
Extra Dividend, how often declared, . . .	Every 3 years.	No extra.	No extra.	Every 5 years.	No extra.
Annual Expenses of the institution, . . .	\$41,022 54	\$6,000 00	\$6,500 00	\$4,589 15	\$12,614 91

Boston Five Cents Savings Bank.—Public Funds—United States Bonds, \$1,112,000; Maine, 150,000; Rhode Island, 100,000; New Hampshire, 50,000; Chelsea, 196,000; Boston, 229,000; Fall River, 200,000; Lowell, 100,000; Taunton, 32,000; Cambridge, 90,000; Somerville, 50,000; Lynn, 100,000.

Loans on Public Funds—On \$30,000, Boston, 28,000.
Bank Stock owned—Third, Springfield, \$10,000; Boston, 15,287.50; Hide and Leather, 37,500; Republic, 15,000; First, Boston, 25,000; Second, 12,000; Blackstone, 64,800; Suffolk, 22,100; Shawmut 10,000; Tremont, 34,500; Continental, 10,000; Rockland, 20,000; Washington, 15,000; Howard, 20,000; Revere, 40,000; Merchants', 7,500; Commerce, 21,500; Commonwealth, 30,000; Webster, 12,500.
Loans on Bank Stock—On 150 Maverick, \$15,000; on 40 First, Chelsea, 3,600.
Deposits in Banks bearing interest—Rockland, \$50,000; Commonwealth, 50,501.79; North, 61,404.57; Third, Springfield, 50,000.

Boston Penny Savings Bank.—Loans on Public Funds—On United States Bonds, \$1,350.

Bank Stock owned—Everett, \$11,591.25; Hide and Leather, 12,314.75; North America, 1,123.05; State, 5,162.50; Webster, 5,500; Atlas, 5,771.87.
Loans on Bank Stock—Everett, \$17,400; Hide and Leather, 22,100; Continental, 10,500.

Deposit in Bank bearing interest—Hide and Leather, \$19,314.47.
Railroad Bonds—Old Colony, \$10,000.

East Boston Savings Bank.—Loans on Public Funds—On United States Bonds, \$5,225; Boston, 1,800.

Bank Stock owned—Atlas, \$23,459.37; Boston, 23,456.66; Blackstone, 5,001.06; Boylston, 5,510; City, 16,570; Continental, 17,347; Commerce, 29,880.96; Exchange, 230; Elliot, 14,153.75; Eagle, 11,165.40; Freeman's, 52,619.75; Howard, 22,000; Globe, 25,212; Hide and Leather, 17,361.37; Market, 5,590.60; Massachusetts, 7,303.65; Mount Vernon, 3,064.25; Merchants', 19,337.87; North, 10,260.66; North America, 21,670.85; New England, 13,609.80; Redemption, 14,958.48; Revere, 24,-

159.31; Republic, 17,160.30; Suffolk, 25,111.25; State, 32,018.38; Second, 28,073.75; Shoe and Leather, 8,670.63; Traders', 5,662.25; Tremont, 12,421.66; Webster, 5,139.
Loans on Bank Stock—On 140 Eleventh Ward, \$12,000; on 10 Market, 1,000; on 10 Freeman's, 1,000; on 6 Framingham, 540; on 75 First, Chelsea, 5,000.
Deposits in Banks bearing interest—Hide and Leather, \$12,947; First Ward, 13,726.

Railroad Bonds—Eastern, \$8,525.

Elliot Five Cents Savings Bank.—Public Funds—United States Bonds, \$51,000; Maine, 1,000; Portland, 5,000; Charlestown, 6,000; Boston, 10,000.
Loans on Public Funds—On United States Bonds, \$35,000; on \$5,000, U. S. Bonds and 41 Old Colony R. R. Stock, 10,000; on \$5,000 Lynn, 4,000.

Bank Stock owned—Peoples', \$13,000; Atlantic, 1,000; Atlas, 7,000; Columbian, 2,000; Continental, 5,000; Eagle, 1,000; Elliot, 1,000; Howard, 1,300; Market, 3,000; Merchants', 3,000; Mount Vernon, 6,100; Maverick, 600; State, 1,400; Shawmut, 4,300; Naumkeag, 1,000; Commerce, 1,700; North America, 1,000; Redemption, 2,000.
Loans on Bank Stock—On 27 First, \$2,700; on 80 Hide and Leather, 8,000; 3 on Peoples', 300.

Railroad Bonds—Old Colony, \$10,000; Cape Cod, 15,000; Boston and Lowell, 30,000.
Loans on Railroad Stock—On 10 Boston and Maine, \$500.

Emigrant Savings Bank.—Public Funds—United States Bonds, \$20,450; Boston, 34,000; Maine, 31,000; New Hampshire, 1,000; Portland, 15,000; Chelsea, 12,000; Lowell, 54,000; Charlestown, 29,000; Fall River, 50,000.

Bank Stock owned—Elliot, \$13,621.25; Tremont, 13,600.25; State, 13,520; Webster, 22,507.38; Commerce, 4,617.00

Deposit in Bank bearing interest—Boston, \$59,520.50.
Railroad Bonds—Boston and Albany, \$60,000; Eastern, 70,000; Boston and Maine, 60,000; Cape Cod, 10,000.

BOSTON.

	Franklin Savings Bank.	Home Savings Bank.	Mercantile Savings Institution.	North-End Savings Bank.	Provident Institution for Savings.
Number of Depositors,	9,245	21,000	10,764	1,521	31,885
Amount of Deposits,	\$3,927,634 58	\$5,579,956 70	\$4,043,556 37*	\$453,534 09	\$12,787,699 88
Number of Deposits during the year pre- ceding,	7,751	31,395	38,349	3,457	19,914
Amount of the same,	\$1,006,834 25	\$3,257,989 13	\$2,726,070 75	\$283,177 49	\$1,665,593 00
Number of Deposits received during the year of and exceeding \$300 at one time,	623	2,333	2,337	241	1,169
Amount of the same,	\$336,238 26	\$1,115,607 24	\$1,463,430 08	\$139,497 31	\$628,304 00
Number of withdrawals during the year,	7,937	20,464	14,303	1,844	19,942
Amount of the same,	\$941,294 52	\$2,372,033 69	\$2,201,265 18	\$212,896 87	\$2,458,635 92
Number of accounts opened during the year,	1,499	7,448	3,872	747	3,698
Number of accounts closed during the year,	1,462	2,557	2,683	476	4,499
Amount of surplus on hand,	\$17,550 36	\$19,554 91	-	\$800 00	\$30,977 18
Public Funds,	419,514 17	194,216 42	\$694,400 00	14,000 00	209,500 00
Loans on public funds,	5,000 00	59,800 00	18,080 00	1,000 00	25,000 00
Bank Stock,	113,503 33	439,032 10	20,840 25	37,018 79	1,193,100 00
Loans on bank stock,	19,300 00	136,580 15	1,700 00	2,400 00	53,167 00
Deposits in banks, bearing interest,	56,698 64	75,343 90	133,087 58	-	530,061 71
Railroad Bonds,	9,737 50	50,000 00	99,600 00	14,000 00	459,250 00
Loans on railroad stock,	-	36,300 00	-	3,100 00	19,833 00
Invested in real estate,	-	-	185,340 01	-	50,000 00
Loans on mortgage of real estate,	2,868,467 00	3,046,734 25	2,618,435 18	320,421 55	5,121,500 00
Loans to county or town,	-	799,000 00	247,500 00	11,000 00	732,300 00
Loans on personal security,	435,807 50	698,949 17	195,733 00	39,000 00	4,682,300 00

Cash on hand,	\$2,665 46	\$9,400 62	\$62,971 39	\$13,013 58	\$524,173 87
Rate and amount of ordinary dividends for last year,	6 per cent., \$223,540 41	6½ per cent., \$307,548 04	6 per cent., \$203,550 45	6 per cent., \$21,015 78	5 per cent. \$612,764 25
Average annual per cent. of dividends ending at time of and including last extra,	6½ per cent.	—	7 per cent.	—	6⅙ per cent.
Extra Dividend, how often declared,	Every 3 years.	No extra.	Every 5 years.	No extra.	Every 5 years.
Annual Expenses of the institution,	\$12,065 44	\$17,000 00	\$16,998 71	\$3,000 00	\$34,267 10

Franklin Savings Bank.—Public Funds—United States Bonds, \$352,286.67; Massachusetts, 5,000; Boston, 62,227.50.

Loans on Public Funds—On United States Bonds, \$5,000.

Bank Stock owned—Continental, \$49,417.75; Webster, 2,905.75; Revere, 26,819.88; New England, 4,170; Atlas, 5,520; Second, 5,602.95; North, 14,067; Third, 5,000.

Loans on Bank Stock—On 13 Shoe and Leather, 5 Continental, 27 Tremont, 28 Second, 10 First, 22 Boston and Albany Railroad Stock, \$1,100 United States Bonds and \$7,000 Boston Bonds, \$19,300.

Railroad Bonds—Old Colony, \$9,757.50.

Home Savings Bank.—Public Funds—United States Bonds, \$4,978.25; Bangor, 6,238.17; Somerville, 93,000; Worcester, 85,000.

Loans on Public Funds—On United States Bonds, \$49,000; Portland, 5,300; Charlestown, 4,500; New Hampshire, 1,000.

Bank Stock owned—Atlas, \$23,529; Blackstone, 15,282; Boston, 4,407; Central, 45,000; Columbian, 6,564; Commerce, 6,877.75; Elliot, 6,178.25; Freeman's, 12,908.25; Hide and Leather, 5,616.25; Howard, 16,153.87; Market, Brighton, 20,449; Market, Boston, 17,206.37; Massachusetts, 6,062.50; Merchants', 12,593; New England, 27,312.50; North, 24,153.75; North America, 5,589.24; Redemption, 15,514.25; Revere, 23,976.25; Republic, 23,071.87; Shawmut, 23,939.75; Second, 29,069.75; Shoe and Leather, 14,050; Suffolk, 6,173.75; Tremont, 25,446.25; Union, 14,412.50; Webster, 5,435.

Loans on Bank Stock—On Atlas, \$5,700; on Central, 24,300; on Boylston, 5,600; on Republic, 10,000; Continental, 23,390.15; Shawmut, 1,340; Globe, 750; Eleventh Ward, 27,500; Dedham, 6,000; South Reading, 12,000; Townsend, 20,000.

Deposits in Banks bearing interest—Central, \$51,493.90; Exchange, 14,000; Broadway, 9,850.

Railroad Bonds—Worcester and Nashua, \$50,000.

Loans on Railroad Stock—Old Colony, \$9,000; Vermont and Mass., 25,000; Eastern, 2,250; Boston and Albany, 50.

Mercantile Savings Institution.—Public Funds—New Hampshire, \$5,000; Maine, 39,200; Sagadahoc County, 11,000; Melrose, 10,000; Boston, 16,000; Portland, 38,500; Augusta, 20,700; Bath, 84,200; Cambridge, 300; Bangor, 23,000; Lynn, 43,000; Calais, 1,700; Belfast, 59,000; Rockland, 80,300; Charlestown, 33,000; Manchester, 32,500; Chelsea, 49,000; Lowell, 15,000; Salem, 1,000; Newburyport, 24,500; Somerville, 17,500; Dover, 25,000; Portsmouth, 25,000; Fall River, 25,000; Biddeford, 2,000; Hartford, 13,000.

Loans on Public Funds—On United States Bonds, \$10,880; Charlestown, 7,200.

Bank Stock owned—Tremont, \$1,402.50; Republic, 982.50; Continental, 6,736.50; Atlas, 3,391.25; Eleventh Ward, 8,327.50.

Loans on Bank Stock—On State, \$800; on Blue Hill, 900.

Deposits in Banks bearing interest—Boston, \$61,795.22; Blackstone, 47,399.65; Manufacturers', 23,892.71.

Railroad Bonds—Old Colony, \$8,000; Cheshire, 60,000; Worcester and Nashua, 30,000; Fitchburg and Worcester, 1,500.

* Capital Stock, \$205,757.20.

North-End Savings Bank.—Public Funds—Maine, \$5,000; Bath, 6,000; Belfast, 3,000.

Loans on Public Funds—On United States Bonds, \$1,000.

Bank Stock owned—City, \$6,759.62; Revere, 3,112.37; Shoe and Leather, 3,782; Tremont, 2,100.25; Atlas, 5,787.50; Eagle, 8,012.75; Traders', 1,696.88; First, Chelsea, 5,767.42.

Loans on Bank Stock—On 5 Monument, \$500; on 7 Shoe and Leather, 800; on 4 State, 400; North-End Savings Bank Book, 700.

Railroad Bonds—Old Colony, \$10,000; Boston and Albany, 3,000; Eastern, 1,000.

Loans on Railroad Stock—On 8 Old Colony, \$700; On 6 Fitchburg and 4 Old Colony, 900.

Provident Institution for Savings.—Public Funds—Massachusetts Bonds, \$209,500.

Loans on Public Funds—On United States Bonds, \$10,000; on Massachusetts Bonds, 15,000.

Bank Stock owned—Atlantic, \$21,500; Atlas, 67,500; Old Boston, 35,000; City, 31,500; Columbian, 42,800; Eagle, 45,000; Globe, 31,500; Hamilton, 33,700; Hide and Leather, 22,500; Massachusetts, 22,500; Merchants', 75,000; Continental, 66,800; Market, 52,000; New England, 23,900; North, 36,000; Revere, 40,000; Second, 64,000; State, 43,900; Suffolk, 45,000; Shoe and Leather, 50,000; Tremont, 90,000; Union, 31,200; Webster, 188,100; Washington, 33,700.

Loans on Bank Stock—On 100 Tremont, \$9,000; on 120 Third, 10,000; on 70 Columbian, 6,667; on 50 Freeman's, 4,500; on 256 Continental, 23,000.

Railroad Bonds—Old Colony, \$225,250; Eastern, 234,000.

Loans on Railroad Stock—On 85 Boston and Albany, \$6,500; on 30 Boston and Lowell, 13,333.

BOSTON.

	South Boston Savings Bank.	Suffolk Savings Bank.	Union Institution for Savings.	West Boston Savings Bank.	Institution for Savings in Roxbury and its vicinity.
Number of Depositors,	6,341	18,212	10,121	8,478	6,949
Amount of Deposits,	\$1,313,130 13	\$6,842,947 77	\$3,818,986 10	\$3,092,362 03	\$2,374,678 80
Number of Deposits during the year preceding,	13,425	13,013	15,617	14,385	8,618
Amount of the same,	\$667,541 22	\$1,303,439 00	\$1,713,740 55	\$1,546,197 55	\$663,144 00
Number of Deposits received during the year of and exceeding \$300 at one time,	389	1,096	666	1,219	472
Amount of the same,	\$208,945 65	\$604,456 00	\$392,790 65	\$690,405 96	\$282,319 00
Number of withdrawals during the year,	6,668	13,454	10,615	8,947	6,754
Amount of the same,	\$470,757 66	\$1,769,087 08	\$1,403,352 90	\$877,953 56	\$611,659 47
Number of accounts opened during the year,	2,709	2,884	2,874	3,067	1,670
Number of accounts closed during the year,	1,438	2,690	2,249	1,477	1,263
Amount of surplus on hand,	\$1,451 55	\$179,441 86	\$18,382 02	\$13,136 94	\$23,770 52
Public Funds,	101,800 00	511,500 00	147,000 00	—	156,063 65
Loans on public funds,	—	—	90,000 00	\$9,800 00	28,600 00
Bank Stock,	165,285 87	432,625 00	120,960 36	541,086 50	188,139 97
Loans on bank stock,	—	5,000 00	—	4,000 00	60,100 00
Deposits in banks, bearing interest,	7,463 38	96,096 43	8,878 56	27,622 48	—
Railroad Bonds,	42,000 00	130,000 00	115,000 00	—	130,000 00
Loans on railroad stock,	—	150,000 00	—	—	—
Invested in real estate,	91,544 99	205,677 41	290,358 79	—	15,800 00
Loans on mortgage of real estate,	731,637 50	2,871,768 20	2,749,447 49	1,934,918 31	958,325 97
Loans to county or town,	54,977 42	—	—	20,000 00	33,900 00
Loans on personal security,	128,500 00	2,565,000 00	351,748 96	513,916 43	769,841 60

Cash on hand,	\$1,303 91	\$54,722 59	\$12,127 38	\$26,904 44	\$57,678 13
Rate and amount of ordinary dividends for last year,	6 per cent., \$62,120 81	5 per cent., \$330,326 23	6½ per cent., \$208,127 14	7 per cent., \$177,909 78	6 per cent., \$127,410 21
Average annual per cent. of dividends ending at time of and including last extra,	7½ per cent.	7 per cent.	—	—	7½ per cent.
Extra Dividend, how often declared,	Every 3 years.	Every 5 years.	No extra.	No extra.	Every 5 years.
Annual Expenses of the institution,	\$3,000 00	\$23,079 81	\$10,596 19	\$9,542 82	\$7,000 00

<i>South Boston Savings Bank</i> .—Public Funds—United States Bonds, \$101,800. Bank Stock owned—Atlas, \$12,933.38; Columbian, 18,455; Commerce, 12,237.50; Elliot, 18,412.50; Globe, 7,500; Howard, 1,433.50; Merchants, 9,461.25; Market, 1,110; Massachusetts, 5,861.25; North, 4,597.12; North America, 2,990.25; Republic, 8,471.37; Suffolk, 6,381.25; State, 12,431.25; Tremont, 30,478.50; Traders, 2,986.25; Webster, 9,545. Deposit in Bank bearing interest—Broadway, \$7,463.38. Railroad Bonds—Old Colony, \$20,000; Cape Cod, 16,000; Eastern, 6,000.	<i>Suffolk Savings Bank</i> .—Public Funds—United States Bonds, \$230,000; Massachusetts, 169,500; Boston, 65,000; Salem, 44,000. Bank Stock owned—Market, \$15,000; Atlas, 62,400; Washington, 15,000; Hamilton, 15,000; State, 11,700; Shoe and Leather, 10,000; Revere, 40,000; Bay State, 13,125; Shawmut, 13,800; City, 15,000; Commerce, 20,000; Hide and Leather, 5,000; Union, 10,000; Merchants, 33,200; Columbian, 49,200; Webster, 37,500; Railroad, 5,000; New England, 1,100; Eagle, 36,100; Massachusetts, 5,000. Loans on Bank Stock—On 51 First, New Bedford, \$5,000. Deposit in bank bearing interest—New England, \$96,096.43. Railroad Bonds—Old Colony, \$130,000. Loans on Railroad Stock, with surties—On 250 Old Colony and 500 Philadelphia, Wilmington and Baltimore, \$56,000; on 1,000 Chicago, Iowa and Nebraska, 100,000.	<i>West Boston Savings Bank</i> .—Loans on Public Funds—On United States Bonds, \$9,800. Bank Stock owned—Revere, \$47,438.12; Tremont, 44,401.75; Hamilton, 43,039.50; Merchants, 39,383.37; Republic, 38,594.13; Commerce, 37,068.37; Webster, 31,980; Continental, 23,144.38; Eagle, 23,096.25; Shoe and Leather, 21,957.50; North America, 21,780.50; Blackstone, 14,900; Globe, 12,800; Suffolk, 12,550; Atlas, 12,200; Elliot, 12,207.50; North, 12,189.50; Shawmut, 12,125.25; Hide and Leather, 11,574.25; Howard, 11,412.50; Market, 10,011.75; State, 10,762.50; Commonwealth, 10,637.50; Redemption, 10,350; Mount Vernon, 8,881.88; Brighton, 5,600. Loans on Bank Stock—On Brighton, \$4,000. Deposits in Banks bearing interest—Merchants, \$17,622.48; Brighton, 10,000.	<i>Institution for Savings in Roxbury</i> .—Public Funds—United States Bonds, \$144,623.65; Vermont, 11,440. Loans on Public Funds—On United States Bonds, \$28,600. Bank Stock owned—Second, \$5,500; Washington, 58,729.50; Rockland, 19,430; People's, 21,000; Revere, 20,000; First, 20,000; Atlantic, 5,000; Commerce, 2,000; Atlas, 6,000; North, 25,680.47; State, 2,300; Market, 2,500. Loans on Bank Stock—On 100 Republic, \$10,000; on 189 Washington, 24,500; on 40 Fairhaven and 20 Rockland, 5,000; on 60 Mechanics, 6,000; on 80 Collateral Loan Company, 7,200; on 5 People's, 450; on 40 Blackstone, 3,000; on 20 First, Danvers, 1,350; on 15 Exchange, 1,350; on 5 Massachusetts, 1,250. Railroad Bonds—South Shore, \$130,000.
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	BOSTON.	CHELSEA.	AMESBURY.	ANDOVER.	BEVERLY.
	Dorchester Savings Bank.	Chelsea Savings Bank.	Amesbury Savings Bank.	Andover Savings Bank.	Beverly Savings Bank.
Number of Depositors,	1,707	4,577	307	2,823	1,785
Amount of Deposits,	\$479,765 14	\$810,521 37	\$46,748 77	\$1,045,037 87	\$482,156 08
Number of Deposits during the year preceding,	1,413	8,393	249	1,986	4,731
Amount of the same,	\$104,416 35	\$390,293 82	\$15,525 07	\$195,715 29	\$145,523 31
Number of Deposits received during the year of and exceeding \$300 at one time,	68	253	17	182	114
Amount of the same,	\$30,314 46	\$143,397 31	\$9,376 86	\$97,943 00	\$56,717 75
Number of withdrawals during the year,	1,030	3,881	69	1,297	968
Amount of the same,	\$140,164 74	\$302,558 99	\$5,452 32	\$145,606 40	\$87,568 66
Number of accounts opened during the year,	260	1,483	90	469	318
Number of accounts closed during the year,	212	804	31	299	196
Amount of surplus on hand,	\$7,123 82	\$10,408 30	\$261 30	\$39,147 16	-
Public Funds,	19,436 00	41,467 58	-	50,000 00	-
Loans on public funds,	1,000 00	-	-	9,500 00	\$8,223 00
Bank Stock,	43,961 50	70,146 31	-	111,600 00	101,472 85
Loans on bank stock,	-	-	-	-	8,560 00
Deposits in banks, bearing interest,	15,417 88	-	409 76	2,834 52	-
Railroad Bonds,	16,197 08	-	-	150,000 00	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	6,000 00	12,500 00	-	-	-
Loans on mortgage of real estate,	322,154 75	582,128 58	18,600 00	246,513 78	341,926 00
Loans to county or town,	2,000 00	120,097 25	-	411,000 00	-
Loans on personal security,	59,247 00	8,000 00	27,652 00	61,735 00	11,650 00

Cash on hand,	\$1,474 75	\$7,195 98	\$348 31	\$2,001 73	\$9,714 37
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$27,332 89	6 per cent., \$41,114 60	7 per cent., \$2,575 00	7 per cent., \$64,521 35	6 per cent. \$25,412 49
Average annual per cent. of dividends ending at time of and including last extra,	—	8 per cent.	—	8 per cent.	—
Extra Dividend, how often declared,	No extra.	Every 5 years.	No extra.	—	No extra.
Annual Expenses of the institution,	\$1,921 51	\$3,500 00	\$150 00	\$1,300 00	\$1,000 00

Dorchester Savings Bank.—Public Funds—United States Bonds, \$19,436.

Chelsea Savings Bank.—Public Funds—United States Bonds, \$20,000; Maine, 14,141.33; New Hampshire, 3,915; Vermont, 1,476.25; Rhode Island, 1,935. Bank Stock owned—Chelsea, \$5,870; North, 2,774.25; Howard, 4,870.25; Massachusetts, 9,798.12; Continental, 7,268.50; Commerce, 1,992.50; Traders', 2,706.75; South Weymouth, 2,420.50; Exchange, 3,022.25; North America, 1,037.50; Webster, 583.84; Boylston, 3,387; Exchange, Salem, 626.50; Atlas, 10,988.25; State, 2,125.50; Suffolk, 1,450; City, 6,108.75; Eagle, 3,115.75.

Andover Savings Bank.—Public Funds—United States Bonds, \$50,000.

Loans on Public Funds—On United States Bonds, \$9,500. Bank Stock owned—Republic, \$22,500; Blackstone, 12,000; Webster, 15,400; Merchants', 2,500; Revere, 30,000; First, 2,500; Bay State, Lawrence, 7,500; Andover, 19,200.

Deposit in Bank bearing interest—Andover, \$2,834.52. Railroad Bonds—Boston and Albany, \$50,000; Boston and Lowell, 50,000; Boston and Maine, 50,000.

Beverly Savings Bank.—Loans on Public Funds—On United States Bonds, \$7,998; Bath Bonds, 225.

Bank Stock owned—Market, \$5,753.50; Traders', 5,259.50; City, 5,390; Howard, 5,398.62; Eagle, 5,864.50; Revere, 5,994; Massachusetts, 12,301.99; North, 6,032.62; Atlas, 5,954.87; Hide and Leather, 5,855.50; Shoe and Leather, 3,606.50; Continental, 2,165; Webster, 3,201.75; First, Lynn, 5,958.50; Exchange, 3,781.50; Salem, 5,768.50; First, Salem, 1,711; Beverly, 11,475.

Loans on Bank Stock—On 37 Rockland, \$4,300; on 31 Beverly, 3,000; on Savings Bank books, 1,260.

	DANVERS.		GEORGETOWN.		GLOUCESTER.		GROVELAND.		HAVERHILL.	
	Danvers Savings Bank.		Georgetown Savings Bank.		Cape Ann Savings Bank.		Groveland Savings Bank.		City Five Cents Savings Bank.	
Number of Depositors,	2,652		329		3,549		130		3,663	
Amount of Deposits,	\$843,173 30		\$64,531 66		\$936,456 09		\$25,571 47		\$671,906 47	
Number of Deposits during the year preceding,	1,452		304		3,076		88		4,466	
Amount of the same,	\$130,173 30		\$20,563 43		\$302,206 20		\$9,756 24		\$287,295 74	
Number of Deposits received during the year of and exceeding \$300 at one time,	128		14		155		7		195	
Amount of the same,	\$66,449 00		\$7,584 43		\$74,820 00		\$4,100 00		\$97,986 00	
Number of withdrawals during the year,	1,251		139		2,020		37		2,196	
Amount of the same,	\$122,430 11		\$9,673 66		\$176,465 99		\$3,061 10		\$191,190 52	
Number of accounts opened during the year,	367		88		930		31		1,055	
Number of accounts closed during the year,	251		32		520		11		593	
Amount of surplus on hand,	\$11,721 85		\$10 02		\$9,083 24		\$70 93		\$9,734 34	
Public Funds,	39,500 00		-		127,000 00		-		35,370 30	
Loans on public funds,	16,400 00		-		500 00		-		500 00	
Bank Stock,	136,912 50		6,030 50		165,241 78		-		31,238 33	
Loans on bank stock,	24,685 00		-		2,000 00		-		900 00	
Deposits in banks, bearing interest,	-		-		-		-		-	
Railroad Bonds,	-		-		41,654 43		-		45,337 91	
Loans on railroad stock,	-		-		-		-		-	
Invested in real estate,	-		-		8,000 00		-		-	
Loans on mortgage of real estate,	451,858 28		46,255 00		424,055 66		19,850 00		426,961 51	
Loans to county or town,	14,330 00		-		137,052 92		4,350 00		9,000 00	
Loans on personal security,	186,150 75		10,825 00		30,575 00		365 00		128,295 00	

Cash on hand,	\$625 00	\$2,471 65	\$9,459 54	\$1,077 40	\$5,203 91
Rate and amount of ordinary dividends for last year,	{ 6½ per cent., \$52,622 42	6 per cent., \$3,272 72	6 per cent., \$24,892 70	7 per cent., \$1,402 18	6 per cent. \$33,318 84
Average annual per cent. of dividends ending at time of and including last extra,	—	—	7½ per cent.	—	—
Extra Dividend, how often declared,	No extra.	No extra.	Every 5 years.	No extra.	No extra.
Annual Expenses of the institution,	\$1,800 00	\$175 00	\$3,612 68	\$130 24	\$1,800 00

Danvers Savings Bank.—Public Funds—United States Bonds, \$37,500; New Hampshire, 2,000.
Loans on Public Funds—On United States Bonds, \$16,400.
Bank Stock owned—Washington, \$2,500; Commerce, 8,000; Revere, 26,100; Tremont, 2,000; Exchange, 8,000; Globe, 12,487.50; Redemption, 7,901.25; Atlas, 11,350; State, 5,356.25; Traders', 2,800; Howard, 6,800; Continental, 1,080; Merchants', 6,475; Asiatic, 18,000; Salem, 2,682.50; Naumkeag, 500; Rockport, 1,500; First, Salem, 700; Warren, 3,600; First, Danvers, 6,900.
Loans on Bank Stock—On First, Danvers, \$7,685; on 126 Elliot and 29 Traders', 15,000; on Grand, 1,000; on Central, 1,000.
Georgetown Savings Bank.—Bank Stock owned—State, \$2,167.50; Columbian, 1,703; Market, 1,130; Eleventh Ward, 1,030.
Cape Ann Savings Bank.—Public Funds—United States Bonds, \$127,000.
Loans on Public Funds—On United States Bonds, \$500.
Bank Stock owned—Atlantic, \$4,200; Atlas, 6,221.75; Blackstone, 11,450; Cape Ann, Gloucester, 10,675; Commerce, 3,015.25; Central, 2,575; Continental, 2,354;

Eagle, 6,925.17; Exchange, 4,185.70; First, Danvers, 3,375; First, Boston, 5,030; Freeman's, 3,320; Globe, 6,115; Gloucester, 10,698.50; Howard, 3,100; Hide and Leather, 2,900; Merchants', 511.25; Market, 2,925; North, 6,475; New England, 5,550; Rockport, 8,406; Redemption, 21,461.50; Republic, 7,520; Shawmut, 6,979.13; Second, 6,592.50; Tremont, 3,871.16; Webster, 2,039.37; Boston, 4,660.50.
Loans on Bank Stock—On Rockport, \$2,000.
Railroad Bonds—Boston and Albany, \$5,334.43; Eastern, 30,050; Lowell, 6,270.
City Five Cents Savings Bank.—Public Funds—Albany, \$1,940; Springfield, 1,880; Bath, 6,317; Bangor, 4,481.25; Cambridge, 4,750; Augusta, 4,501.25; Fall River, 11,500.80.
Loans on Public Funds—On United States Bonds, \$500.
Bank Stock owned—First, Haverhill, \$18,463.71; Commerce, 1,467.12; Merchants', 3,173.75; Tremont, 3,783.75; Massachusetts, 3,660; Merrimack, Haverhill, 690.
Loans on Bank Stock—On Essex, \$400; on Haverhill Savings Bank Book, 500.
Railroad Bonds—Western, \$977.50; Boston and Lowell, 13,365; Old Colony, 30,955.41.

	HAVERHILL.		IPSWICH.		LAWRENCE.		
	Haverhill Savings Bank.		Ipswich Savings Bank.		Broadway Savings Bank.	Essex Savings Bank.	Lawrence Savings Bank.
Number of Depositors,	7,284		339		1,798	8,831	1,539
Amount of Deposits,	\$2,458,208 66		\$45,309 54		\$407,280 01	\$3,006,449 22	\$354,753 98
Number of Deposits during the year preceding,	3,230		480		4,520	10,327	1,977
Amount of the same,	\$311,215 00		\$33,499 25		\$425,166 73	\$768,052 67	\$190,084 81
Number of Deposits received during the year of and exceeding \$300 at one time,	266		21		353	571	144
Amount of the same,	\$147,350 00		\$11,712 00		\$191,875 54	\$313,645 22	\$97,665 89
Number of withdrawals during the year,	3,656		143		1,041	5,383	1,238
Amount of the same,	\$393,237 26		\$11,599 46		\$116,091 58	\$799,419 10	\$161,662 14
Number of accounts opened during the year,	796		187		1,684	1,995	547
Number of accounts closed during the year,	823		44		465	1,863	523
Amount of surplus on hand,	\$29,095 67		-		\$2,831 40	\$44,067 65	\$13,217 98
Public Funds,	730,800 00		\$2,000 00		-	150,000 00	1,000 00
Loans on public funds,	12,600 00		-		-	-	-
Bank Stock,	414,250 00		6,603 25		118,532 39	241,450 00	37,116 71
Loans on bank stock,	6,950 00		-		5,800 00	-	6,500 00
Deposits in banks, bearing interest,	-		-		-	29,324 93	-
Railroad Bonds,	36,000 00		-		-	365,000 00	-
Loans on railroad stock,	400 00		-		-	-	-
Invested in real estate,	-		-		-	-	-
Loans on mortgage of real estate,	1,144,700 00		28,430 00		261,090 00	1,541,834 10	290,466 13
Loans to county or town,	53,000 00		-		-	172,000 00	-
Loans on personal security,	61,950 00		8,835 00		15,932 92	523,092 34	31,833 16

Cash on hand,	\$26,654 33	\$1,258 45	\$17,807 11	\$27,815 50	\$3,591 47
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$140,198 89	6 per cent., \$1,623 67	6 per cent., \$6,126 83	6 per cent., \$164,744 34	6 per cent. \$17,873 95
Average annual per cent. of dividends ending at time of and including last extra,	7½ per cent.	-	-	8 ¹⁰ / ₁₀₀ per cent.	-
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	Every 5 years.	No extra.
Annual Expenses of the institution,	\$4,105 10	\$75 00	\$1,700 00	\$5,600 00	\$1,400 00

Haverhill Savings Bank.—Public Funds—United States Bonds, \$246,000; Haverhill, 68,000; Portsmouth, 51,500; Fall River, 50,000; Dover, 43,500; Cambridge, 35,000; Nashua, 35,000; Boston, 100,000; Portland 25,000; Charlestown, 20,000; Lawrence, 18,000; Winthrop, 20,000; Bradford, 13,500; Rockland, 5,300.

Loans on Public Funds—On United States Bonds, \$7,800; on Bradford, 3,000; on Haverhill, 800; on Maine, 1,000.

Bank Stock owned—Haverhill, \$37,500; Merrimack, 24,500; Essex, 16,700; First, 10,500; Methuen, 10,000; Malden, 10,000; Bay State, 3,750; Andover, 3,200; Boston, 26,700; North America, 26,700; Republic, 22,500; Blackstone, 20,000; Howard, 15,000; Atlas, 15,000; Hide and Leather, 15,000; Redemption, 25,400; Exchange, 14,000; Shawmut, 13,300; North, 11,600; Maverick, 10,000; Traders', 10,000; Fan-euil Hall, 8,000; First, 5,000; Webster, 5,000; Columbian, 5,000; Eagle, 6,000; State, 1,200; Shoe and Leather, 5,700; Suffolk, 10,000; City, 10,000; Continental, 5,000; Hamilton, 5,000; Globe, 5,000; Commerce, 2,000.

Loans on Bank Stock—Haverhill, \$950; Merrimack, 4,000; Freeman's, 1,500; Boston, 500.

Railroad Bonds—Eastern, \$25,000; Old Colony, 11,000.

Loan on Railroad Stock—Boston and Maine, \$400.

Ipswich Savings Bank.—Public Funds—Bath, \$1,000; Bangor, 1,000.

Bank Stock owned—Atlas, \$1,175; Revere, 1,207.50; Naumkeag, 711.25; Salem, 1,755; Mercantile, 738.50; Exchange, 1,016.

Broadway Savings Bank.—Bank Stock owned—Howard, \$6,248.50; Commerce, 21,121.64; Suffolk, 8,412.00; Tremont, 19,290.50; Eliot, 17,692.75; Shawmut, 8,765.25; Hamilton, 4,969; Shoe and Leather, 14,415.75; Market, 551.25; Globe, 1,241.25; Railroad, 9,857.50; Bay State, 5,967.

Loans on Bank Stock—On Lawrence, \$5,800.

Essex Savings Bank.—Public Funds—United States Bonds, \$150,000.

Bank Stock owned—Bay State, \$24,000; Atlas, 13,000; Boston, 3,000; Commerce, 10,000; City, 6,000; Eliot, 700; Howard, 23,200; Hide and Leather, 7,500; Merchants', 20,000; Massachusetts, 1,250; Maverick, 5,100; North America, 15,000; Revere, 30,000; Republic, 22,500; Shawmut, 2,700; Suffolk, 9,000; State, 7,500; Tremont, 10,000; Traders', 5,000; Union, 1,000; Webster, 25,000.

Railroad Bonds—Boston and Maine, \$265,000; Eastern, 50,000; Boston and Lowell, 50,000.

Lawrence Savings Bank.—Bank Stock owned—Commerce, \$1,305; First, Lynn, 5,824.63; Market, 3,087.50; Hide and Leather, 6,539.99; Pemberton, 6,150; Eliot, 4,571.25; North America, 6,297.25; Traders', 1,571.49; Howard, 1,769.50.

	LYNN.		MARBLEHEAD.	NEWBURYPORT.	
	Lynn Institution for Savings.	Lynn Five Cents Savings Bank.	Marblehead Savings Bank.	Institution for Savings in Newburyport.	Newburyport Five Cents Savings Bank.
Number of Depositors,	5,075	7,902	888	10,160	3,482
Amount of Deposits,	\$1,557,731 33	\$1,460,371 49	\$102,969 18	\$4,328,541 60	\$801,466 98
Number of Deposits during the year preceding,	5,999	9,602	1,116	5,790	1,705
Amount of the same,	\$520,939 00	\$580,648 35	\$72,147 00	\$664,317 96	\$144,771 10
Number of Deposits received during the year of and exceeding \$300 at one time,	407	403	60	485	107
Amount of the same,	\$234,551 00	\$229,549 00	\$30,520 00	\$275,147 63	\$56,912 52
Number of withdrawals during the year,	4,855	6,701	468	5,677	1,401
Amount of the same,	\$472,676 62	\$490,370 11	\$32,022 46	\$553,670 85	\$132,450 30
Number of accounts opened during the year,	1,328	1,946	313	1,421	398
Number of accounts closed during the year,	1,039	1,531	101	865	325
Amount of surplus on hand,	\$54,837 13	\$16,813 45	-	\$35,950 07	\$7,068 79
Public Funds,	32,700 00	125,700 46	\$3,047 00	143,300 00	80,000 00
Loans on public funds,	6,200 00	-	-	61,500 00	2,900 00
Bank Stock,	170,798 00	386,362 25	22,005 39	988,339 20	87,700 00
Loans on bank stock,	12,990 00	19,550 00	-	3,500 00	6,800 00
Deposits in banks, bearing interest,	79,161 00	38,268 50	5,775 89	45,397 07	1,698 47
Railroad Bonds,	33,000 00	49,450 00	-	382,236 25	16,437 00
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	60,000 00	44,529 24	-	77,501 79	8,100 00
Loans on mortgage of real estate,	889,561 82	719,630 00	79,850 00	1,064,840 60	454,859 40
Loans to county or town,	197,980 00	66,876 00	-	1,040,591 41	94,805 00
Loans on personal security,	122,300 00	23,400 00	-	515,691 20	48,890 00

Cash on hand,	\$7,877 64	\$3,418 49	\$83 70	\$1,263 92	\$6,345 90
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$79,207 81	6½ per cent., \$79,174 22	6 per cent., \$3,654 95	7 per cent., \$276,095 69	6½ per cent. \$47,518 74
Average annual per cent. of dividends ending at time of and including last extra,	—	—	—	—	—
Extra Dividend, how often declared,	No extra.	No extra.	Every 2 years.	No extra.	No extra.
Annual Expenses of the institution,	\$3,566 20	\$4,400 00	—	\$5,868 37	\$1,700 00

Lynn Institution for Savings.—Public Funds—United States Bonds, \$32,700.
Loans on Public Funds—On United States Bonds, \$5,200; on Lynn, 1,000.
Bank Stock owned—Rockland, \$14,812; Exchange, 5,700; Hide and Leather, 6,901; Eagle, 1,800; Atlas, 11,300; Market, 11,300; Suffolk, 7,500; Shoe and Leather, 7,440; Atlantic, 6,500; New England, 5,400; Traders', 5,400; Everett, 3,672; Continental, 3,000; Second, 2,550; Freeman's, 1,300; Mount Vernon, 1,250; Shawmut, 2,000; Columbian, 10,637; Republic, 7,150; First, Lynn, 32,966; Central, 11,500; City, 11,300.
Loans on Bank Stock—On 22 First, Lynn, \$2,000; on 36 Central, 3,540; on 80 City, 7,450.
Deposits in Banks bearing interest—First, Lynn, \$38,661; Central, Lynn, 15,500; Hide and Leather, 23, 00.

Lynn Fire Cents Savings Bank.—Public Funds—United States Bonds, \$100, 862.96; Maine, 7,000; Portland, 4,581.25; Bangor, 4,356.25; Rockland, 8,900.
Bank Stock owned—City, Lynn, \$4,630; First, Lynn, 3,500; Central, Lynn, 10,256.25; North, 20,612.75; Exchange, 72,440.37; First, 51,611.75; Globe, 11,500; Redemption, 34,000; Hide and Leather, 1,500; Revere, 11,817.13; Shoe and Leather, 1,500; Freeman's, 2,500; Continental, 34,875; Traders', 13,649; Boylston, 1,700; Columbian, 15,000; Union, 18,000; Blackstone, 7,500; Merchants', 16,500; Republic, 4,000; Tremont, 17,000; Commonwealth, 5,000; So. Drovers, 4,500; Naumkeag, Salem, 2,500.
Deposits in Bank bearing interest—City, Lynn, \$38,268.50.
Railroad Bonds—Old Colony, \$10,000; Eastern, 9,450; Portsmouth, Great Falls and Conway, 30,000.
Loans on Bank Stock—On 10 First, Lynn, \$850; on 66 City, Lynn, 6,400; on 111 City and 5 Exchange, 11,500; on 10 Rockland, 1,000.

Marblehead Savings Bank.—Public Funds—Charlestown, \$3,047.
Bank Stock owned—Grand, \$2,503.15; Merchants', 3,331.25; Commerce, 3,181.25; North America, 2,178.12; Market, 999; Shawmut, 3,084.37; North, 3,036.25; Republic, 3,072.
Deposit in Bank bearing interest—Marblehead, \$5,775.89.

Institution for Savings in Newburyport.—Public Funds—United States Bonds, \$76,250; New Hampshire, 9,500; Connecticut, 8,550; Rhode Island, 23,750; Massachusetts, 25,250.

Loans on Public Funds—On United States Bonds, \$31,500; Massachusetts, 20,000; Boston, 5,000; Portland, 1,000; on Railroad Bonds, 4,000.
Bank Stock owned—Atlantic, \$13,420; Atlas, 77,250; Blackstone, 5,029; Boston, 3,810; Old Boston, 11,000; City, 11,124; Columbian, 32,100; Commerce, 31,458; Commonwealth, 25,000; Eagle, 29,744; Eliot, 7,400; Exchange, 11,300; Faneuil Hall, 25,200; Freeman's, 28,616; Globe, 14,364; Second, 51,360; Hamilton, 15,450; Hide and Leather, 15,000; Howard, 26,700; Market, 52,324; Massachusetts, 8,745; Maverick, 21,400; Merchants', 19,030; New England, 11,000; North, 32,400; North America, 6,000; Revere, 52,000; First, 12,000; Shawmut, 20,800; Shoe and Leather, 42,400; State, 7,176; Suffolk, 23,625; Traders', 27,200; Tremont, 47,700; Union, 22,880; Washington, 38,124; Webster, 20,000; Redemption, 27,864; Mechanics', Newburyport, 22,790; Merchants', Newburyport, 25,991.20; Ocean, 5,565; Gloucester, 6,000.

Loans on Bank Stock—On First, Newburyport, \$3,300; on Mechanics', Newburyport, 200.

Deposits in Bank bearing interest—Ocean, \$45,397.07.
Railroad Bonds—Cheshire, \$9,593.75; Old Colony, 26,880; Eastern, 142,700; Boston and Albany, 203,062.50.

Newburyport Five Cents Savings Bank.—Public Funds—U. S. Bonds, \$80,000.
Loans on Public Funds—On United States Bonds, \$2,900.

Bank Stock owned—Atlantic, \$1,000; Atlas, 6,000; Boylston, 700; Boston, 1,700; Blackstone, 3,200; Columbian, 1,300; Commerce, 2,400; Continental, 4,200; Commonwealth, 5,000; City, 8,000; Exchange, 500; Eliot, 3,300; Eagle, 7,400; Howard, 1,500; Hamilton, 1,000; Hide and Leather, 2,500; Maverick, 4,000; North America, 1,000; New England, 1,000; Republic, 2,300; Revere, 5,000; Shawmut, 1,000; Suffolk, 1,200; Tremont, 3,300; Third, 3,700; Union, 2,400; Webster, 5,600; Mechanics', Newburyport, 7,500.

Loans on Bank Stock—On First, Newburyport, \$6,800.
Deposits in Bank bearing interest—First, Newburyport, \$1,698.47.
Railroad Bonds—Eastern, \$6,668; Old Colony, 9,769.

	PEABODY.		ROCKPORT.		SALEM.		SALISBURY.
	Warren Five Cents Savings Bank.		Rockport Savings Bank.		Salem Savings Bank.	Salem Five Cents Savings Bank.	
Number of Depositors,	2,943		1,421		16,079	6,937	4,073
Amount of Deposits,	\$893,262 81		\$361,583 88		\$5,796,213 94	\$1,765,904 20	\$1,126,581 35
Number of Deposits during the year preceding,	2,308		1,109		10,491	6,098	2,253
Amount of the same,	\$177,964 19		\$107,935 61		\$807,717 00	\$450,963 84	\$243,771 00
Number of Deposits received during the year of and exceeding \$300 at one time,	158		88		585	312	145
Amount of the same,	\$80,098 37		\$45,747 65		\$300,984 00	\$179,909 47	\$76,024 00
Number of withdrawals during the year,	2,440		628		8,705	3,396	2,039
Amount of the same,	\$161,024 31		\$66,943 02		\$858,295 31	\$340,743 91	\$206,758 55
Number of accounts opened during the year,	515		265		1,821	1,343	545
Number of accounts closed during the year,	376		120		1,498	679	839
Amount of surplus on hand,	\$40,959 27		\$1,205 52		\$21,815 62	\$35,103 34	\$47,162 65
Public Funds,	40,000 00		-		827,000 00	46,950 00	396,000 00
Loans on public funds,	-		-		28,000 00	14,200 00	2,600 00
Bank Stock,	84,067 75		82,144 25		294,890 00	249,581 00	134,325 00
Loans on bank stock,	-		9,700 00		30,800 00	1,000 00	-
Deposits in banks, bearing interest,	-		-		71,000 00	10,400 00	18,000 00
Railroad Bonds,	15,000 00		-		229,000 00	32,320 00	60,000 00
Loans on railroad stock,	-		-		-	4,950 00	-
Invested in real estate,	-		-		75,000 00	-	2,500 00
Loans on mortgage of real estate,	628,149 37		212,186 25		1,581,362 50	926,014 00	208,150 00
Loans to county or town,	146,962 50		-		1,542,500 00	247,247 50	94,500 00
Loans on personal security,	11,500 00		75,831 92		1,117,176 00	263,127 00	257,200 00

Cash on hand,	\$8,542 00	\$3,149 90	\$21,301 06	\$4,918 04	\$2,150 99
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$48,086 73	6 per cent., \$19,797 01	6 per cent., \$319,799 27	6 per cent., \$97,903 40	6½ per cent. \$63,631 00
Average annual per cent. of dividends ending at time of and including last extra,	-	6½ per cent.	6½ per cent.	-	8 per cent.
Extra Dividend, how often declared,	No extra.	Every 5 years.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	\$2,000 00	\$1,200 00	\$12,000 00	\$4,600 00	\$1,900 00

Warren Five Cents Savings Bank.—Public Funds—United States Bonds, \$40,000. Bank Stock owned—Warren, \$1,600; Howard, 2,189; Exchange, 8,000; Webster, 4,000; Atlantic, 1,000; Suffolk, 1,500; Shoe and Leather, 1,500; Hide and Leather, 9,350; Exchange, Salem, 900; Asiatic, Salem, 2,250; Grand, Marblehead, 4,595; Atlas, 16,500; Revere, 6,000; Elliot, 5,500; Blackstone, 6,700; Washington, 500; Tremont, 2,700; Hamilton, 2,000; Faneuil Hall, 6,000; Shawmut, 1,283.75. Railroad Bonds—Eastern, \$15,000.

Rockport Savings Bank.—Bank Stock owned—Revere, \$3,175; State, 5,332.75; City, 2,350.25; Howard, 9,619.50; Second, 900; Boston, 2,074.25; Tremont, 2,051.90; Atlas, 2,837.50; North America, 1,000; Traders', 2,135.50; Central, 4,770.50; Blackstone, 3,570; Hide and Leather, 4,938.25; Commonwealth, 8,690; Republic, 6,357.55; Webster, 3,742.25; Manufacturers', 1,042.50; Commerce, 2,183.75; Gloucester, 940; Grand, Marblehead, 699.25; Salem, 3,014; First, Danvers, 1,000; Rockport, 9,719.55. Loans on Bank Stock—On 85 Rockport, \$8,500; 4 Republic, 400; 5 Cape Ann, 200; 6 Gloucester, 600.

Salem Savings Bank.—Public Funds—United States Bonds, \$730,000; Maine, 73,000; New Hampshire, 11,000; Conn., 13,000.

Loans on Public Funds—On United States Bonds, \$28,000. Bank Stock owned—Salem, \$6,500; Exchange, Salem, 4,800; Marblehead, 1,700; Asiatic, 10,440; First, Salem, 4,800; Merchants', Salem, 44,150; Beverly, 700; City, 10,500; Commerce, 60,000; Columbian, 23,000; Tremont, 20,000; Revere, 60,000; North, 23,300; First, 20,000.

Loans on Bank Stock—Salem National, \$5,400; Exchange, Salem, 2,300; Marblehead, 4,000; Grand, Marblehead, 1,000; First, Lynn, 2,500; Central, Lynn, 13,500; Asiatic, Salem, 4,100.

Railroad Bonds—Old Colony, \$25,000; Eastern, 129,000; Boston and Albany, 75,000.

Deposits in Bank bearing interest—Merchants', Salem, \$71,000.

Salem Five Cents Savings Bank.—Public Funds—United States Bonds, \$29,400; Cities and Towns, 17,550.

Loans on Public Funds—On United States Bonds, \$5,350; Salem, 1,500; Boston, 7,000; Topsfield, 350.

Bank Stock owned—Atlantic, \$6,200; Atlas, 4,300; Blackstone, 1,858; City, 2,400; Commerce, 20,000; Continental, 5,200; Columbian, 800; Everett, 2,500; First, 2,500; Globe, 17,000; Massachusetts, 4,500; Merchants', 2,800; North, 13,000; North America, 14,100; Old Boston, 900; Revere, 31,000; Second, 6,600; Suffolk, 4,800; Traders', 5,600; Webster, 5,000; Asiatic, 10,461; Exchange, 6,500; First, Salem, 660; Mercantile, 11,302; Merchants', 7,370; Naumkeag, 9,830; Salem, 26,200.

Loans on Bank Stock—On 6 Exchange and 5 Naumkeag, \$1,000.

Deposits in Bank bearing interest—Naumkeag, \$10,400.

Railroad Bonds—Eastern, \$18,800; Old Colony and Newport, 13,520.

Loans on Railroad Stock—On 55 Connecticut River R. R., \$4,950.

Provident Institution for Savings.—Public Funds—United States Bonds, \$165,000; Rhode Island, 10,000; Vermont, 500; Maine, 21,000; New Hampshire, 10,000; Chelsea, 65,000; Charlestown, 30,000; Cambridge, 25,000; Portland, 20,000; Boston, 15,000; Rockland, 10,000; Dover, 5,000; Roxbury, 5,000; Bath, 10,000.

Loans on Public Funds—On United States Bonds, \$600; on Maine, 1,000; on Amesbury, 1,000.

Bank Stock owned—Republic, \$3,000; Second, 1,800; New England, 1,500; Webster, 4,000; Hide and Leather, 7,500; Union, 2,500; Howard, 4,000; First, 1,500; Globe, 2,500; Merchants', 3,500; Faneuil Hall, 2,600; Commerce, 4,000; Blackstone, 6,000; Exchange, 5,000; Revere, 10,000; Atlas, 7,500; Elliot, 4,200; Maverick, 2,000; Boston, 2,150; Atlantic, 2,200; Columbian, 3,500; Tremont, 4,900; Shawmut, 4,900; Boylston, 3,000; State, 3,500; Shoe and Leather, 2,500; Eagle, 3,500; Suffolk, 5,700; City, 1,000; Traders', 1,800; Redemption, 5,000; Commonwealth, 5,000; Bay State, Lawrence, 3,375; Powow River, Salisbury, 5,000; Railroad, Lowell, 4,200.

Deposit in Bank bearing interest—Powow River, \$18,000.

	ARLINGTON.		BRIGHTON.		CAMBRIDGE.		
	Arlington Five Cents Savings Bank.		Brighton Five Cents Savings Bank.		Cambridge Savings Bank.	Cambridgeport Savings Bank.	East Cambridge Five Cents Savings Bank.
Number of Depositors,	1,648		754		4,443	4,739	3,312
Amount of Deposits,	\$483,977 24		\$181,062 85		\$1,475,471 33	\$1,463,342 12	\$712,495 46
Number of Deposits during the year preceding,	2,165		888		5,302	6,557	5,016
Amount of the same,	\$178,799 34		\$68,643 91		\$423,925 12	\$537,072 54	\$270,159 34
Number of Deposits received during the year of and exceeding \$300 at one time,	128		34		324	317	188
Amount of the same,	\$81,954 93		\$17,730 59		\$184,317 00	\$187,032 00	\$102,350 68
Number of withdrawals during the year,	892		475		3,502	3,875	3,558
Amount of the same,	\$102,391 96		\$46,835 72		\$360,771 96	\$361,495 46	\$319,219 69
Number of accounts opened during the year,	362		305		1,097	1,226	997
Number of accounts closed during the year,	271		172		601	724	—
Amount of surplus on hand,	\$1,011 55		\$1,640 35		\$4,457 92	—	\$20,460 94
Public Funds,	50,000 00		10,735 87		97,524 17	—	43,482 50
Loans on public funds,	—		3,000 00		2,000 00	\$800 00	—
Bank Stock,	13,235 00		17,337 00		81,660 49	128,166 70	54,504 42
Loans on bank stock,	—		6,250 00		2,000 00	—	1,000 00
Deposits in banks, bearing interest,	—		—		26,887 69	16,446 63	—
Railroad Bonds,	5,050 00		—		—	—	82,500 00
Loans on railroad stock,	—		—		—	—	—
Invested in real estate,	—		—		—	—	11,560 74
Loans on mortgage of real estate,	365,375 00		118,616 95		1,128,423 00	1,116,875 00	562,050 00
Loans to county or town,	11,000 00		—		—	100,000 00	—
Loans on personal security,	43,575 00		26,540 67		140,100 00	131,800 00	500 00

Cash on hand,	\$315 53	5 per cent.,	\$7,648 89	—	\$1,333 90	6 per cent.,	\$370 19	\$2,243 96
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$23,766 61		\$7,648 89		7 per cent., \$90,937 88		\$76,275 81	6 per cent. \$35,941 24
Average annual per cent. of dividends ending at time of and including last extra,	6 $\frac{3}{4}$ per cent. Every 3 years.	8 $\frac{8}{100}$ per cent. Every 3 years.	\$1,200 00	No extra.	\$3,300 00	6 $\frac{1}{2}$ per cent. Every 5 years.	\$4,000 00	7 $\frac{1}{2}$ per cent. Every 3 years. \$1,500 00
Extra Dividend, how often declared,								
Annual Expenses of the institution,	\$650 00							

Arvington Fire Cents Savings Bank.—Public Funds—United States Bonds, \$50,000.

Bank Stock owned—Union, \$1,644; Republic, 4,281.50; Redemption, 1,353.75; Continental, 5,955.75.
Railroad Bonds—Eastern, \$5,050.

Brighton Fire Cents Savings Bank.—Public Funds—United States Bonds, \$10,735.87.

Loans on Public Funds—On United States Bonds, \$3,000.
Bank Stock owned—Webster, \$400; City, 1,411; Suffolk, 1,154.25; Shawmut, 400; Commerce, 1,021.50; Maverick, 6,082.75; Brighton, 6,867.50.
Loans on Bank Stock—On 63 Brighton, \$6,250.

Cambridge Savings Bank.—Public Funds—Portland, \$18,900; Newburyport, 18,090; Cambridge, 13,680; Lowell, 19,400; Fitchburg, 25,454.17.

Bank Stock owned—Charles River, \$2,526; Traders, 11,885.88; Howard, 12,339.49; Revere, 11,415; Commerce, 12,250; Tremont, 6,982.50; Hamilton, 4,655; Suffolk, 9,800; Boston, 9,606.62.
Deposit in Bank bearing interest—Charles River, \$26,887.69.

Cambridgeport Savings Bank.—Loans on Public Funds—On United States Bond, \$800.

Bank Stock owned—Eliot, \$3,995.33; Webster, 8,050; Commerce, 9,810.75; Blackstone, 7,517.50; Washington, 7,108.75; Hamilton, 12,511.25; Tremont, 12,600; Suffolk, 18,918.75; Globe, 6,387.50; Union, 30,691.87; City, Cambridge, 1,409; Cambridgeport, 4,175; First, 5,000.

Deposits in Banks bearing interest—First, \$11,446.63; Cambridgeport, 5,000.

East Cambridge Savings Bank.—Public Funds—Cambridge, \$18,482.50; Somerville, 20,000; Hartford, 5,000.

Bank Stock owned—Lechmere, \$3,876.65; Merchants, 1,050; Newton, 1,340; Howard, 6,110; Republic, 3,531.63; Boston, 1,320; Blackstone, 5,593.64; Revere, 5,033.75; Hide and Leather, 7,298.20; Charles River, 2,428.75; Webster, 7,035.50; Bunker Hill, 1,782.75; City, 2,316.05; Faneuil Hall, 2,090; Commerce, 3,697.50.
Loans on Bank Stock—Cambridge, \$1,000.

Railroad Bonds—Boston and Albany, \$50,000; Old Colony, 1,000; Eastern, 20,500; Passumpsic River, 10,000.

	CAMBRIDGE.		CHARLESTOWN.		CONCORD.	FRAMINGHAM.
	North Avenue Savings Bank.	Warren Institution for Savings.	Charlestown Five Cents Savings Bank.	Middlesex Institution for Savings.		
Number of Depositors,	233	9,942	8,351	2,938		3,670
Amount of Deposits,	\$23,783 40	\$3,262,798 34	\$2,504,749 24	\$988,138 47		\$947,628 88
Number of Deposits during the year preceding,	585	8,300	8,247	1,163		1,978
Amount of the same,	\$21,815 12	\$731,028 00	\$622,916 77	\$153,776 81		\$244,855 22
Number of Deposits received during the year of and exceeding \$300 at one time,	12	580	567	117		176
Amount of the same,	\$7,693 07	\$338,684 00	\$344,827 00	\$58,970 64		\$100,172 00
Number of withdrawals during the year,	63	7,706	4,521	1,030		1,359
Amount of the same,	\$4,360 13	\$793,196 31	\$448,261 19	\$145,492 59		\$228,519 54
Number of accounts opened during the year,	172	1,484 00	1,485	307		410
Number of accounts closed during the year,	12	972	1,001	331		279
Amount of surplus on hand,	-	\$58,225 62	\$83,288 60	\$3,794 02		\$30,642 10
Public Funds,	-	150,000 00	-	30,000 00		20,100 00
Loans on public funds,	-	5,500 00	2,000 00	-		-
Bank Stock,	-	111,577 50	472,480 50	266,000 00		116,400 00
Loans on bank stock,	-	12,100 00	15,400 00	15,500 00		400 00
Deposits in banks, bearing interest,	\$2,389 87	63,067 73	30,000 00	-		-
Railroad Bonds,	-	50,000 00	179,000 00	140,000 00		25,000 00
Loans on railroad stock,	-	-	-	-		-
Invested in real estate,	-	50,000 00	3,343 00	-		-
Loans on mortgage of real estate,	10,000 00	2,448,005 05	1,765,348 00	409,522 80		775,233 35
Loans to county or town,	-	214,770 89	27,000 00	39,828 00		9,500 00
Loans on personal security,	10,800 00	271,350 00	89,000 00	73,850 00		13,164 00

Cash on hand,	\$452 06	\$81,862 53	\$34,466 34	\$16,334 92	\$24,440 07
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$535 91	6½ per cent., \$191,280 60	6 per cent., \$135,754 16	6 per cent., \$54,071 79	6 per cent. \$50,223 02
Average annual per cent. of dividends ending at time of and including last extra,	—	—	8 per cent. Every 3 years.	7½ per cent. Every 3 years.	—
Extra Dividend, how often declared,	No extra.	No extra.			No extra.
Annual Expenses of the institution,	\$342 38	\$8,453 59	\$4,112 50	\$2,325 00	\$2,500 00

North Avenue Savings Bank.—Deposit in Bank bearing interest—North, \$2,389.87.

Warren Institution for Savings.—Public Funds—United States Bonds, \$150,000. Loans on Public Funds—On United States Bonds, \$5,500.

Bank Stock owned—Bunker Hill, \$19,000; City, 2,000; Eagle, 6,800; Market, 3,500; Shoe and Leather, 4,900; Hide and Leather, 15,000; Massachusetts, 5,300; Traders', 9,500; Third, 5,000; Maverick, 4,000; New England, 15,882.50; Union, 20,495.

Loans on Bank Stock—On 50 Lancaster, \$5,000; on 45 Bunker Hill, 4,500; on 10 Market, 1,000; on 14 State, 900; on 10 Everett, 5 Bunker Hill, 5 Naumkeag and 5 Warren, 700.

Deposit in Bank bearing interest—Bunker Hill, \$63,067.73.

Railroad Bonds—Worcester and Nashua, \$50,000.

Charlestown Five Cents Savings Bank.—Loans on Public Funds—On United States Bonds, \$2,000.

Bank Stock owned—Blackstone, \$9,000; Republic, 28,375; Market, 19,200; Traders', 14,000; Howard, 28,400; Atlas, 21,100; Shoe and Leather, 4,500; Third, 500; Suffolk, 21,100; State, 17,200; City, 9,800; Washington, 14,240; Tremont, 9,100; Webster, 18,100; First, 1,985; Revere, 15,000; North, 16,000; Maverick, 12,901.50; Hide and Leather, 32,800; Redemption, 6,900; Railroad, 15,300; Commonwealth, 5,000; Eliot, 26,900; Continental, 45,900; Boylston, 5,600; First Ward, 5,000; Monument, 6,245; Bunker Hill, 28,600; First, Lynn, 25,300; Newton, 2,295; Andover, 2,800; Brighton, 639; Market, Brighton, 2,700.

Loans on Bank Stock—On 21 Hide and Leather, \$1,900; on 10 Cambridge, 1,000; on 90 Bunker Hill, 9,800; on 15 Monument, 1,600; on 10 Union, 1,100.

Deposits in Bank bearing interest—Monument, \$30,000.

Railroad Bonds—Boston and Albany, \$179,000.

Middlesex Institution for Savings.—Public Funds—Maine, \$11,000; Vermont, 5,000; Rhode Island, 14,000.

Bank Stock owned—Central, \$5,000; Blackstone, 10,000; Boston, 13,300; City, 10,000; Columbian, 6,700; Commerce, 15,000; Eliot, 16,700; Faneuil Hall, 10,000; First, 2,800; Hamilton, 2,100; Hide and Leather, 7,200; Shawmut, 10,000; Howard, 20,000; Merchants', 15,000; North America, 10,000; Revere, 30,000; Second, 4,500; Shoe and Leather, 10,000; State, 13,800; Eagle, 15,000; Traders', 2,500; Tremont, 10,000; Webster, 15,000; Old Lowell, 900; Concord, 10,000; Framingham, 500.

Railroad Bonds—Eastern, \$40,000; Boston and Albany, 100,000.

Framingham Savings Bank.—Public Funds—United States Bonds, \$20,100.

Bank Stock owned—Boston, \$3,300; Maverick, 4,900; Hide and Leather, 18,000; Howard, 13,600; Second, 3,000; Eliot, 8,900; Commerce, 15,800; Webster, 1,500; Traders', 1,000; Mount Vernon, 8,500; Republic, 9,000; First, 16,500; Framingham, 12,400.

Loans on Bank Stock—On Framingham, \$400.

Railroad Bonds—Old Colony and Newport, \$23,000.

	HOPKINTON.	HOLLISTON.	HUDSON.	LEXINGTON.	LOWELL.
	Hopkinton Savings Bank.	Holliston Savings Bank.	Hudson Savings Bank.	Lexington Savings Bank.	Central Savings Bank.
Number of Depositors,	501	505	739	405	2,203
Amount of Deposits,	\$117,578 68	\$94,501 45	\$185,927 46	\$95,028 54	\$772,577 12
Number of Deposits during the year preceding,	483	750	766	438	3,854
Amount of, the same,	\$39,863 35	\$71,464 28	\$80,152 00	\$56,038 13	\$506,600 38
Number of Deposits received during the year of and exceeding \$300 at one time,	32	52	77	34	519
Amount of the same,	\$13,624 00	\$28,300 70	\$38,750 00	\$37,544 93	\$291,139 00
Number of withdrawals during the year,	347	167	317	158	1,419
Amount of the same,	\$38,061 55	\$18,091 66	\$39,724 89	\$33,737 64	\$197,618 99
Number of accounts opened during the year,	141	316	217	130	1,423
Number of accounts closed during the year,	125	57	103	41	351
Amount of surplus on hand,	\$2,791 96	—	\$715 69	\$589 35	\$14,345 76
Public Funds,	—	\$6,030 50	—	—	—
Loans on public funds,	—	3,100 00	—	—	—
Bank Stock,	48,081 99	10,093 08	11,299 50	—	106,494 12
Loans on bank stock,	1,250 00	5,175 00	4,000 00	10,000 00	12,100 00
Deposits in banks, bearing interest,	—	—	—	—	—
Railroad Bonds,	—	5,150 00	7,820 00	—	—
Loans on railroad stock,	—	300 00	—	—	—
Invested in real estate,	—	—	—	—	—
Loans on mortgage of real estate,	37,427 75	41,210 00	120,545 00	35,800 00	540,400 00
Loans to county or town,	20,000 00	9,500 00	28,000 00	—	—
Loans on personal security,	12,100 00	12,927 03	14,250 00	15,643 40	116,127 60

Cash on hand,	\$1,510 90	\$897 72	\$689 70	\$971 79	\$11,801 16
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$6,006 25	6 per cent., \$789 41	6 per cent., \$8,263 92	6 per cent., \$2,085 08	5 per cent. \$21,241 78
Average annual per cent. of dividends ending at time of and including last extra,	7½ per cent.	—	—	—	—
Extra Dividend, how often declared,	Every 5 years.	No extra.	No extra.	Every 3 years.	Every 3 years.
Annual Expenses of the institution,	\$550 00	\$490 00	\$600 00	\$501 71	\$5,983 84

Hopkinton Savings Bank.—Bank Stock owned—Shawmut, \$11,023.74; Hide and Leather, 1,404; Redemption, 6,990; Faneuil Hall, 1,965; Republic, 1,980; Continental, 5,930; Atlantic, 5,445; Revere, 6,090.50; Atlas, 3,016.25; North, 3,237.50; Natick, 1,000.
Loans on Bank Stock—On 14 Hopkinton, \$1,250.

Holliston Savings Bank.—Public Funds—United States Bonds, \$1,336.50; Worcester, 3,700; Holliston, 994.
Bank Stock owned—Holliston, \$6,684.33; Traders', 3,408.75.
Loans on Bank Stock—Holliston, \$5,175.
Railroad Bonds—Eastern, \$5,150.
Loans on Railroad Bond—On Framingham and Mansfield, \$300.

Hudson Savings Bank.—Bank Stock owned—State, \$6,106; Eleventh Ward, 5,193.50.
Loans on Bank Stock—On Faneuil Hall, \$4,000.

Lexington Savings Bank.—Loans on Bank Stock—On 84 South Reading, \$10,000.

Central Savings Bank.—Bank Stock owned—First, Lowell, \$2,740; Railroad, 1,201.50; Merchants', 12,600; Appleton, 16,962.50; Maverick, 1,217.50; Webster, 2,708.75; Hide and Leather, 595; Blackstone, 12,702.50; Commerce, 16,494.62; Redemption, 4,196.25; Elliot, 11,660; Central, 20,000; Republic, 3,415.50.
Loans on Bank Stock—On 23 Prescott, \$2,000; on 21 Railroad, 1,000; on 50 Merchants', 4,800; on 20 Wamesit, 2,000,—all of Lowell; on 45 Pemberton, Lawrence, 2,300.

	LOWELL.				
	City Institution for Savings.	Lowell Institution for Savings.	Lowell Five Cents Savings Bank.	Mechanics' Savings Bank.	Merrimack River Savings Bank.
Number of Depositors,	8,283	5,379	10,294	4,666	451
Amount of Deposits,	\$3,325,021 48	\$1,926,150 80	\$2,595,378 40	\$1,958,078 21	\$157,187 41
Number of Deposits during the year preceding,	7,182	4,574	9,779	4,238	604
Amount of the same,	\$626,878 33	\$386,121 25	\$673,308 36	\$638,046 29	\$66,001 79
Number of Deposits received during the year of and exceeding \$300 at one time,	502	160	396	394	52
Amount of the same,	\$277,518 00	\$71,996 00	\$210,574 39	\$229,457 46	\$29,603 10
Number of withdrawals during the year,	4,748	2,498	5,369	3,331	164
Amount of the same,	\$798,067 24	\$275,855 85	\$579,107 57	\$477,092 18	\$23,179 76
Number of accounts opened during the year,	1,620	851	2,125	1,197	185
Number of accounts closed during the year,	1,627	733	1,730	859	70
Amount of surplus on hand,	\$57,095 41	\$91,971 95	\$51,559 57	\$5,121 19	-
Public Funds,	-	-	150,000 00	92,500 00	-
Loans on public funds,	-	5,400 00	2,000 00	-	-
Bank Stock,	624,953 00	368,800 00	438,281 50	179,450 00	\$12,119 38
Loans on bank stock,	24,320 00	16,000 00	13,900 00	13,425 00	1,700 00
Deposits in banks, bearing interest,	34,265 95	167,000 00	53,930 66	24,630 49	3,832 34
Railroad Bonds,	236,000 00	-	2,000 00	29,000 00	-
Loans on railroad stock,	-	-	-	4,000 00	1,500 00
Invested in real estate,	-	20,334 06	36,346 06	97,447 61	-
Loans on mortgage of real estate,	1,610,390 00	\$236,453 15	1,561,300 00	1,210,287 29	127,775 00
Loans to county or town,	603,900 00	1,203,975 00	187,550 00	40,000 00	-
Loans on personal security,	246,800 00	-	201,300 00	270,300 00	13,866 72

Cash on hand,	\$1,487 94	\$160 54	\$329 75	\$2,159 01	\$91 44
Rate and amount of ordinary dividends for last year,	{ 5 per cent., \$155,154 48	4 per cent., \$69,981 26	5 per cent., \$119,757 04	5 per cent., \$88,030 04	5 per cent. \$5,222 96
Average annual per cent. of dividends ending at time of and including last extra,	7 ⁷⁴ / ₁₀₀ per cent. Every 5 years.	7 ⁹³³ / ₁₀₀₀ per cent. Every 5 years.	7 ⁸ / ₁₀₀ per cent. Every 3 years.	7 ⁴²³ / ₁₀₀₀ per cent. Every 3 years.	—
Extra Dividend, how often declared,					Every 3 years.
Annual Expenses of the institution,	\$7,588 69	\$5,550 00	\$6,521 07	\$4,300 00	\$329 90

City Institution for Savings.—Bank Stock owned—Appleton, \$43,920; Prescott, 20,000; Railroad, 7,100; First, Lowell, 3,400; Pemberton, 7,500; Bay State, 1,875; Bunker Hill, 3,400; Webster, 10,500; Eliot, 10,000; Exchange, 5,000; Blackstone, 30,800; Boylston, 6,000; Shawmut, 9,200; Tremont, 23,600; Hide and Leather, 8,500; Republic, 30,000; Howard, 13,500; Atlas, 18,000; Revere, 50,000; First, 20,000; Second, 26,500; Third, 10,000; North America, 25,000; Boston, 20,000; Market, 6,200; Continental, 11,200; North, 16,700; Redemption, 50,700; Columbian, 16,560; Globe, 17,825; Suffolk, 23,673; Old Boston, 3,950; New England, 8,450; Atlantic, 10,000; Commonwealth, 10,000; Eagle, 3,000; Washington, 2,900; Union, 3,600; Hamilton, 12,000; Merchants, 4,400; Commerce, 20,000.

Loans on Bank Stock—On 81 Appleton, \$6,800; on 50 Wamesit, 5,000; on 16 Merchants, 800; on 17 Pemberton, 2,000; on 5 Prescott, 320; on 33 Appleton and 13 Merchants, 4,400; on 38 Wamesit and 12 Commonwealth, 5,000.

Deposits in Banks bearing interest—Wamesit, \$25,000; Appleton, 9,182.80; Redemption, 83.15.

Lowell Institution for Savings.—Loans on Public Funds—On United States Bonds, \$5,400 on \$6,000.

Bank Stock owned—Eagle, \$55,000; Merchants, 44,100; Republic, 34,500; Second, 47,300; Boylston, 15,000; Washington, 3,200; Freeman's, 3,600; Hamilton, 75,000; Tremont, 7,600; Columbian, 17,900; New England, 16,100; Union, 500; Atlas, 25,000; Mount Vernon, 500; Railroad, 23,000; First, Lowell, 500.

Loans on Bank Stock—On 100 Prescott, \$9,000; on 50 Railroad, 4,500; on 40 First, 2,500.

Deposits in Banks bearing interest—First, Lowell, \$139,000; Wamesit, 25,000; Prescott, 3,000.

Lowell Five Cents Savings Bank.—Public Funds—United States Bonds, \$150,000. Loans on Public Funds—On United States Bonds, \$2,000.

Bank Stock owned—Atlas, \$22,800; Atlantic, 10,087.50; Blackstone, 23,400; Boylston, 3,874; Bunker Hill, 1,625; Continental, 10,000; Commonwealth, 10,000; Columbian, 16,411; Eliot, 10,000; Eagle, 17,100; First, Boston, 10,508; First, Lowell,

11,305; Freeman's, 4,550; Globe, 14,375; Hide and Leather, 20,000; Howard, 15,145; Hamilton, 6,840; Old Lowell, 3,900; Market, 5,000; Mechanics, 3,240; Merchants, Lowell, 3,540; North, 14,040; North America, 13,910; Prescott, Lowell, 16,806; Railroad, 16,200; Redemption, 18,102; Republic, 23,500; Revere, 20,000; Shawmut, 22,690; Shoe and Leather, 6,900; Suffolk, 15,125; State, 3,000; Second, 14,700; Tremont, 9,075; Union, 11,890; Webster, 5,000; Washington, 4,569.

Loans on Bank Stock—On 45 Prescott, \$4,200; on 25 Old Lowell, 2,500; on 30 Appleton, 2,000; on 15 Appleton, 13 Redemption and \$200 U. S. Bond, 3,000; on 12 Appleton, 5 Prescott and \$500 U. S. Bond, 2,200.

Deposits in Banks bearing interest—Old Lowell, \$2,500; Prescott, 28,930.66.

Mechanics' Savings Bank.—Public Funds—United States Bonds, \$14,500; Massachusetts, 1,000; Charlestown, 24,000; Hartford, 3,000; Lowell, 50,000.

Bank Stock owned—Traders, \$800; New England, 500; First, 800; City, 900; Mount Vernon, 1,000; Howard, 1,300; Merchants, 1,500; Second, 2,000; Hide and Leather, 2,000; Bay State, 2,250; Pawners, 2,400; Eliot, 2,500; North America, 3,700; Shawmut, 3,900; Eagle, 4,000; Maverick, 4,400; North, 4,300; Everett, 4,500; Mechanics, 5,000; Webster, 5,000; Commerce, 6,000; Boston, 6,300; Revere, 21,400; Malden, 6,800; Tremont, 7,000; Republic, 8,300; Blackstone, 9,900; Atlas, 10,600; Redemption, 28,100; Railroad, 22,300.

Loans on Bank Stock—On 60 Commonwealth, \$5,000; on 25 Old Lowell, 2,000; on 92 Appleton, 6,425.

Deposit in Bank bearing interest—Railroad, \$24,630.49.

Railroad Bonds—Eastern, \$4,000; Old Colony, 25,000.

Loans on Railroad Bonds—Boston and Lowell, \$4,000.

Merrimack River Savings Bank.—Bank Stock owned—Tremont, \$671.50; Blackstone, 3,880.50; Atlantic, 1,351.50; Redemption, 2,825.25; Atlas, 589.63; Hide and Leather, 575.87; Howard, 1,130.25; North, 1,094.88.

Loans on Bank Stock—On 17 First, Lowell, \$1,700.

Deposits in Bank bearing interest—Wamesit, Lowell, \$3,832.34.

	MALDEN.		MARLBOROUGH.		MEDFORD.		NATICK.		NEWTON.	
	Malden Savings Bank.		Marlborough Savings Bank.		Medford Savings Bank.		Natick Five Cents Savings Bank.		Institution for Savings in Newton.	
Number of Depositors,	1,146		2,099		1,060		1,556		1,690	
Amount of Deposits,	\$203,272 20		\$724,564 31		\$188,951 20		\$332,188 57		\$316,342 03	
Number of Deposits during the year preceding,	1,507		1,304		1,400		1,711		1,953	
Amount of the same,	\$82,189 39		\$181,499 00		\$83,758 17		\$127,588 47		\$142,186 05	
Number of Deposits received during the year of and exceeding \$300 at one time,	46		156		48		57		91	
Amount of the same,	\$24,993 63		\$107,066 00		\$23,164 00		\$39,885 03		\$46,284 69	
Number of withdrawals during the year,	891		1,030		512		1,000		833	
Amount of the same,	\$76,814 62		\$133,651 70		\$46,335 11		\$100,026 72		\$98,623 30	
Number of accounts opened during the year,	284		445		266		473		473	
Number of accounts closed during the year,	171		315		146		300		253	
Amount of surplus on hand,	\$5,462 01		\$5,525 94		\$4,631 39		\$3,504 02		\$9,916 61	
Public Funds,	20,000 00		-		14,300 00		-		3,500 00	
Loans on public funds,	-		-		-		-		5,000 00	
Bank Stock,	5,600 00		116,115 00		18,382 50		3,300 00		19,705 00	
Loans on bank stock,	-		-		1,000 00		-		5,500 00	
Deposits in banks, bearing interest,	-		-		6,636 51		-		-	
Railroad Bonds,	-		-		9,130 00		-		-	
Loans on railroad stock,	-		-		-		-		-	
Invested in real estate,	-		-		-		-		-	
Loans on mortgage of real estate,	153,650 00		536,400 00		120,041 00		258,501 53		230,605 00	
Loans to county or town,	10,000 00		70,100 00		23,000 00		49,500 00		-	
Loans on personal security,	16,000 00		5,600 00		500 00		18,100 00		52,500 00	

Cash on hand,	\$2,495 40	\$1,875 25	\$6,291 08	\$9,770 11
Rate and amount of ordinary dividends for last year,	6 per cent., \$10,782 15	6½ per cent., \$41,336 53	6 per cent., \$16,838 01	6 per cent., \$15,460 33
Average annual per cent. of dividends ending at time of and including last extra, . . .	6 per cent.	—	—	6¼ per cent.
Extra Dividend, how often declared, . . .	Every 5 years.	No extra.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . . .	\$1,000 00	\$3,000 00	\$1,050 00	\$750 00

Malden Savings Bank.—Public Funds—United States Bonds, \$20,000.
Bank Stock owned—Malden, \$5,600.

Marlborough Savings Bank.—Bank Stock owned—First, Marlborough, \$81,115; Continental, 7,624; Market, 4,480; City, 4,280; Globe, 6,270; Howard, 2,060; Eliot, 1,836; Atlas, 1,770; Boston, 1,090; Revere, 1,160; Commerce, 1,200; State, 3,210.

Medford Savings Bank.—Public Funds—Portsmouth, \$3,600; Cambridge, 5,700; Melrose, 5,000.
Bank Stock owned—Commerce, \$1,220; Blackstone, 4,847.50; Revere, 581.25; Eagle, 1,120; Republic, 1,871.25; Commonwealth, 2,000; Monument, 2,970; Market, 1,082.50; Hide and Leather, 1,650; Webster, 1,040.

Loans on Bank Stock—On 10 Hide and Leather, \$1,000.
Railroad Bonds—Old Colony, \$2,880; Boston and Albany, 5,275; Western, 975.
Natick Five Cents Savings Bank.—Bank Stock owned—Maverick, \$1,300; Natick, 2,000.

Institution for Savings in Newton.—Public Funds—United States Bonds, \$3,500.
Loans on Public Funds—On United States Bonds, \$5,000.
Bank Stock owned—Newton, \$1,500; Revere, 4,000; First, Cambridge, 1,000; Brighton, 480; Waltham, 225; Commonwealth, 3,000; Eleventh Ward, 5,000; Natick, 2,500; Union Market, 2,000.
Loans on Bank Stock—On 55 State, \$5,500.

	READING.		STONEHAM.		WAKEFIELD.		WALTHAM.		WATERTOWN.	
	Reading Savings Bank.		Stoneham Five Cents Savings Bank.		Wakefield Savings Bank.		Waltham Savings Bank.		Watertown Savings Bank.	
Number of Depositors,	1,079		1,201		1,129		4,282		350	
Amount of Deposits,	\$174,967 70		\$266,624 13		\$81,989 96		\$1,194,374 16		\$75,744 37	
Number of Deposits during the year preceding,	937		1,393		1,008		4,648		506	
Amount of the same,	\$100,658 30		\$96,726 91		\$58,528 15		\$478,925 73		\$43,054 73	
Number of Deposits received during the year of and exceeding \$300 at one time,	85		74		28		340		25	
Amount of the same,	\$56,889 37		\$43,086 57		\$14,530 78		\$195,400 00		\$17,626 94	
Number of withdrawals during the year,	666		679		538		2,840		160	
Amount of the same,	\$82,682 31		\$85,610 04		\$47,409 69		\$479,856 06		\$19,432 23	
Number of accounts opened during the year,	232		254		179		927		127	
Number of accounts closed during the year,	133		215		163		675		45	
Amount of surplus on hand,	\$1,778 13		\$11,388 06		-		\$8,245 00		\$828 55	
Public Funds,	-		15,000 00		-		-		-	
Loans on public funds,	-		-		-		-		-	
Bank Stock,	15,551 75		13,504 25		-		103,875 00		5,100 00	
Loans on bank stock,	-		-		-		-		-	
Deposits in banks, bearing interest,	5,352 52		485 37		-		-		600 00	
Railroad Bonds,	-		-		-		26,000 00		-	
Loans on railroad stock,	-		5,000 00		-		-		-	
Invested in real estate,	-		-		-		-		-	
Loans on mortgage of real estate,	133,920 00		196,308 25		\$52,835 00		795,263 00		54,200 00	
Loans to county or town,	-		25,000 00		-		150,000 00		10,900 00	
Loans on personal security,	20,430 29		20,900 00		29,251 25		153,540 00		4,500 00	

Cash on hand,					
Rate and amount of ordinary dividends for last year,	{	\$5,352 52 6 per cent., \$7,367 23	\$1,814 32 6 per cent., \$14,094 17	\$1,363 53 6 per cent., \$4,371 83	\$6,623 62 6 per cent., \$72,158 67
Average annual per cent. of dividends ending at time of and including last extra,		—	8 per cent. Every 2 years.	6½ per cent. Every 3 years.	—
Extra Dividend, how often declared,		No extra.			No extra.
Annual Expenses of the institution,		\$860 00	\$1,050 00	\$1,205 46	\$396 25
<p><i>Reading Savings Bank.</i>—Bank Stock owned—Hide and Leather, \$4,340.25; First Chelsea, 5,710.25; Continental, 2,924.25; Commonwealth, 2,142.75; State, 434.25. Deposit in Bank bearing interest—Blackstone, \$5,352.52.</p> <p><i>Stoneham Savings Bank.</i>—Public Funds—United States Bonds, \$10,000; Worcester, 5,000. Bank Stock owned—Howard, \$2,718.25; Continental, 3,382.50; Webster, 1,636.50; State, 1,620; City, 1,268; Hide and Leather, 2,879. Deposits in Bank bearing interest—Blackstone, \$485.37. Railroad Stock—On 100 Stoneham Street R. R., \$5,000; taken to secure indebtedness to the Bank.</p>					
<p><i>Waltham Savings Bank.</i>—Bank Stock owned—Revere, \$10,000; Newton, 700; Mount Vernon, 5,000; Waltham, 22,875; Third, 2,500; Boston, 10,000; Hide and Leather, 3,000; Market, 4,000; Commerce, 3,000; Traders', 6,000; Suffolk, 5,300; North, 7,700; State, 9,800; Atlantic, 2,000; Everett, 2,000; Shawmut, 5,000; Central, 5,000. Railroad Bonds—Cheshire, \$16,000; Old Colony, 10,000.</p> <p><i>Watertown Savings Bank.</i>—Bank Stock owned—Commonwealth, \$2,000; Blackstone, 2,100; Union Market, Watertown, 1,000.</p>					

	WINCHESTER.	WOBURN.	ASHBURNHAM.	ATHOL.	BARRE.
	Winchester Savings Bank.	Woburn Five Cents Savings Bank.	Ashburnham Savings Bank.	Athol Savings Bank.	Barre Savings Bank.
Number of Depositors,	342	2,336	110	2,201	956
Amount of Deposits,	\$57,688 79	\$418,783 42	\$16,792 09	\$597,851 66	\$250,378 66
Number of Deposits during the year preceding,	654	3,065	121	6,075	743
Amount of the same,	\$36,362 39	\$139,822 80	\$12,297 25	\$201,116 80	\$68,582 89
Number of Deposits received during the year of and exceeding \$300 at one time,	27	73	12	178	61
Amount of the same,	\$13,836 97	\$36,561 48	\$6,025 00	\$84,766 81	\$31,013 49
Number of withdrawals during the year,	233	1,058	28	1,021	336
Amount of the same,	\$19,457 54	\$86,142 54	\$3,032 45	\$132,074 16	\$36,936 61
Number of accounts opened during the year,	150	449	65	543	216
Number of accounts closed during the year,	87	349	15	449	98
Amount of surplus on hand,	\$1,411 74	\$12,102 35	\$90 21	\$4,088 17	\$5,211 25
Public Funds,	-	3,000 00	-	10,000 00	3,470 00
Loans on public funds,	-	2,500 00	-	5,550 00	-
Bank Stock,	-	117,657 00	-	20,660 00	89,868 74
Loans on bank stock,	-	5,000 00	-	16,300 00	-
Deposits in banks, bearing interest,	2,268 25	-	-	5,231 87	-
Railroad Bonds,	-	-	-	7,666 66	6,060 00
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	37,320 00	202,736 16	8,463 63	312,432 18	102,075 67
Loans to county or town,	-	2,162 00	6,100 00	71,630 00	14,000 00
Loans on personal security,	20,630 21	92,840 00	1,875 00	150,153 80	40,144 22

Cash on hand,	\$1 01			
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$2,520 53	\$4,990 61	\$297 71	\$1,882 05
Average annual per cent. of dividends ending at time of and including last extra,	6 per cent.	7 per cent., \$24,856 11	6 per cent., \$508 81	6 per cent., \$31,285 11
Extra Dividend, how often declared,	Every 3 years.	No extra.	No extra.	6 per cent. Every 3 years.
Annual Expenses of the institution,	\$100 00	\$1,500 08	\$77 06	\$350 00

Winchester Savings Bank.—Deposits in Bank bearing interest—Eliot, \$2,268.25.

Woburn Savings Bank.—Public Funds—United States Bonds, \$3,000.

Loans on Public Funds—On United States Bonds, \$2,500.
Bank Stock owned—Blackstone, \$20,193.50; Faneuil Hall, 4,990; Webster, 1,050; Hide and Leather, 13,642.25; Shoe and Leather, 22,113.75; New England, 15,240; State, 2,257.50; Atlas, 6,251.25; Shawmut, 6,268.75; Woburn, 25,650.
Loans on Bank Stock—On 12 Railroad, Lowell, 2 Merrimack Manufacturing Co., Lowell, and 1 Hamilton Manufacturing Co., Lowell, \$5,000.

Athol Savings Bank.—Public Funds—United States Bonds, \$10,000.

Loans on Public Funds—On United States Bonds, \$4,600; on Worcester Bonds, 950.
Bank Stock owned—Miller's River, \$3,960; First, Barre, 3,600; Central, 5,000; Eagle, 5,500; Blackstone, 1,400; Eliot, 1,200.

Loans on Bank Stock—On Miller's River, \$11,300; Eliot, 5,000.

Railroad Bonds—Cheshire, \$5,231.87.
Loans on Railroad Stock—On Vermont and Massachusetts, \$7,666.66.

Barre Savings Bank.—Public Funds—Bangor, \$3,470.

Bank Stock owned—Atlantic, \$1,262; Atlas, 1,469; Blackstone, 5,722.59; Boylston, 2,476.33; Boston, 1,575.27; Commerce, 1,250.50; Continental, 2,018.56; City, Worcester, 6,830; Citizens', Worcester, 2,961; Eliot, 2,991; Exchange, 1,896; First, Boston, 7,140.25; First, Worcester, 2,700; Howard, 6,755.65; Mechanics', 3,500; North America, 1,631.25; Redemption, 6,263.50; Revere, 1,485; Suffolk, 3,753.75; Shoe and Leather, 2,800; Maverick, 1,200.72; Tremont, 7,837.25; Webster, 2,452.63; Ware, 1,096.25; First, Barre, 2,500; Hide and Leather, 2,240.20; Second, 3,504.68; Central, Worcester, 3,550.

Railroad Bonds—Eastern, \$5,200; Rutland, 860.

	BROOKFIELD.		CLINTON.		FITCHBURG.		GARDNER.
	Brookfield Savings Bank.		Clinton Savings Bank.		Fitchburg Savings Bank.	Worcester North Savings Institution.	Gardner Savings Bank.
Number of Depositors,	154		2,076		6,828	2,576	1,429
Amount of Deposits,	\$14,376 00		\$601,831 88		\$2,403,795 85	\$975,423 12	\$476,397 54
Number of Deposits during the year preceding,	99		2,707		4,430	2,773	1,467
Amount of the same,	\$8,650 00		\$258,827 29		\$609,338 58	\$352,850 85	\$189,488 70
Number of Deposits received during the year of and exceeding \$300 at one time,	81		169		461	344	141
Amount of the same,	\$4,060 00		\$100,690 76		\$252,946 32	\$197,109 19	\$76,252 31
Number of withdrawals during the year,	10		1,270		2,694	1,854	591
Amount of the same,	\$1,431 00		\$151,373 72		\$356,467 66	\$272,695 66	\$88,495 39
Number of accounts opened during the year,	55		598		1,138	754	375
Number of accounts closed during the year,	10		349		773	531	163
Amount of surplus on hand,	-		\$14,431 08		\$39,278 83	\$7,655 09	\$2,757 04
Public Funds,	-		106,500 00		170,000 00	-	-
Loans on public funds,	-		5,875 00		15,000 00	-	500 00
Bank Stock,	-		32,700 00		206,900 00	49,686 75	20,760 75
Loans on bank stock,	-		44,975 00		18,500 00	800 00	8,000 00
Deposits in banks, bearing interest,	-		-		-	29,000 00	-
Railroad Bonds,	-		-		2,700 00	62,691 25	-
Loans on railroad stock,	-		-		6,822 00	13,800 00	8,560 00
Invested in real estate,	-		-		187,000 00	-	-
Loans on mortgage of real estate,	\$9,650 00		210,988 08		893,551 00	501,140 00	206,408 75
Loans to county or town,	-		8,000 00		306,600 00	41,387 50	116,020 00
Loans on personal security,	4,400 00		192,121 71		624,422 78	286,576 10	102,668 89

Cash on hand,	\$51 00	\$15,103 17	\$13,521 20	\$2,509 75	\$7,470 76
Rate and amount of ordinary dividends for last year,	{ 6 per cent.,	6 per cent.,	6 per cent.,	6 per cent.,	6 per cent.
Average annual per cent. of dividends ending at time of and including last extra,	\$142 25	\$31,284 22	\$129,018 06	\$50,516 15	\$23,109 51
Extra Dividend, how often declared,	—	—	6½ per cent.	—	—
Annual Expenses of the institution,	Every 3 years.	No extra.	Every 5 years.	No extra.	No extra.
	—	\$1,500 00	\$3,300 00	\$2,800 00	\$375 70

<i>Clinton Savings Bank.</i> —Public Funds—United States Bonds, \$5,000; Clinton, 101,500. Loans on Public Funds—On United States Bonds, \$5,875. Bank Stock owned—Clinton, \$25,100; Howard, 1,000; Webster, 500; City, 500; Boston, 200; Atlas, 1,400; Market, 1,500; North America, 2,500. Loans on Bank Stock—On 130 First, Chicago, \$15,000; on 193 Clinton, 18,875; on 111 Leominster, 11,100.	Loans on Railroad Stock—On 89 Vermont and Massachusetts, \$2,322; on 50 Fitchburg, 4,500.
<i>Fitchburg Savings Bank.</i> —Public Funds—United States Bonds, \$170,000. Loans on Public Funds—On United States Bonds, \$15,000. Bank Stock owned—Fitchburg, \$12,500; Rollstone, 10,000; Crocker, Turner's Falls, 20,000; Townsend, 500; City, Worcester, 10,000; Quinsigamond, Worcester, 3,000; North, 11,600; Howard, 15,000; Merchants', 20,000; Atlas, 22,800; First, 16,600; Boston, 13,300; Webster, 10,000; Revere, 20,000; North America, 6,600; Commerce, 15,000. Loans on Bank Stock—On 88 Fitchburg, \$10,000; on 26 Rollstone, 3,500; on 50 First, Leominster, 5,000. Railroad Bonds—Agricultural Branch, \$2,700.	<i>Worcester North Savings Institution.</i> —Bank Stock owned—Rollstone, \$8,180; Commerce, 6,229; Boston, 5,737.50; Atlas, 5,750; Eliot, 6,050; Merchants', 6,640.25; Eagle, 5,600; National, 5,500. Loans on Bank Stock—On Atlas and Rollstone, \$800. Deposit in Bank bearing interest—Rollstone, \$29,000. Railroad Bonds—Boston and Albany, \$42,691.25; Vermont and Massachusetts, 20,000. Loans on Railroad Stock—On Fitchburg, \$13,800. <i>Gardner Savings Bank.</i> —Loans on Public Funds—On United States Bonds, \$500. Bank Stock owned—First, Gardner, \$1,584; State, 5,612.50; Hide and Leather, 2,280; Eagle, 1,284.25; Crocker, Turner's Falls, 10,000. Loans on Bank Stock—On First, Gardner, \$8,000. Loans on Railroad Bonds—On Boston and Albany, \$8,560.

	GRAFTON.		LANCASTER.		LEICESTER.		LEOMINSTER.		MILFORD.	
	Grafton Savings Bank.		Lancaster Savings Bank.		Leicester Savings Bank.		Leominster Savings Bank.		Miltord Savings Bank.	
Number of Depositors,	385		2,437		482		1,951		2,166	
Amount of Deposits,	\$92,407 51		\$936,952 06		\$184,425 37		\$394,818 35		\$467,412 57	
Number of Deposits during the year preceding,	365		1,231		418		1,224		1,595	
Amount of the same,	\$25,875 66		\$179,997 00		\$44,852 85		\$139,660 39		\$131,680 42	
Number of Deposits received during the year of and exceeding \$300 at one time,	15		209		29		113		49	
Amount of the same,	\$6,895 00		\$112,068 00		\$14,699 96		\$59,733 00		\$33,385 61	
Number of withdrawals during the year,	217		968		198		851		1,268	
Amount of the same,	\$25,863 40		\$137,376 92		\$33,518 36		\$98,086 56		\$119,472 08	
Number of accounts opened during the year,	79		361		91		343		376	
Number of accounts closed during the year,	47		213		70		180		358	
Amount of surplus on hand,	\$2,230 91		\$48,105 33		\$50 00		\$9,724 71		\$10,310 21	
Public Funds,	-		-		-		-		43,100 00	
Loans on public funds,	-		1,175 00		1,000 00		5,100 00		6,950 00	
Bank Stock,	29,945 24		61,300 00		41,830 62		31,041 00		48,068 87	
Loans on bank stock,	5,000 00		6,800 00		1,800 00		12,300 00		25,190 08	
Deposits in banks, bearing interest,	-		-		-		-		-	
Railroad Bonds,	-		41,500 00		3,030 00		-		-	
Loans on railroad stock,	-		2,000 00		-		2,000 00		-	
Invested in real estate,	-		-		-		-		31,445 25	
Loans on mortgage of real estate,	53,285 00		571,241 87		112,260 00		280,765 00		169,317 88	
Loans to county or town,	-		-		5,350 00		-		70,000 00	
Loans on personal security,	6,139 77		291,150 00		20,650 00		67,225 00		73,257 87	

Cash on hand,	\$268 41	\$15,703 11	\$3,215 53	\$5,206 91	\$10,392 83
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$5,520 00	7 per cent., \$58,720 00	6 per cent., \$9,822 48	6 per cent., \$21,313 45	6 per cent., \$26,207 54
Average annual per cent. of dividends ending at time of and including last extra, . . .	-	-	-	-	6 $\frac{1}{2}$ per cent.
Extra Dividend, how often declared, . . .	No extra.	No extra.	No extra.	No extra.	Every 3 years.
Annual Expenses of the institution, . . .	-	\$2,521 34	\$625 00	\$1,100 00	\$1,500 00

Grafton Savings Bank.—Bank Stock owned—Redemption, \$4,187.75; Revere, 4,814; State, 2,040; Shawmut, 1,222.75; Howard, 1,744.50; Webster, 1,476.12; North, 1,206.25; Traders, 1,200; Maverick, 1,237.50; Massachusetts, 677.12; City, 363.25; Market, 4,276; Grafton, 5,500.
Loans on Bank Stock—On 50 Hide and Leather, \$5,000.

Lancaster Savings Bank.—Loans on Public Funds—On United States Bonds, \$1,175.
Bank Stock owned—City, Lynn, \$15,000; Lancaster, 5,000; Howard, 6,700; Eliot, 8,300; Second, 8,800; Webster, 5,000; Commerce, 3,000; Republic, 7,500.
Loans on Bank Stock—On Lancaster, \$6,800.
Railroad Bonds—Old Colony, \$10,000; Lancaster, 31,500.
Loans on Railroad Stock—On 20 Worcester and Nashua, \$2,000.

Leicester Savings Bank.—Loans on Public Funds—On United States Bonds, \$1,000.
Bank Stock owned—Hide and Leather, \$5,954.40; Eliot, 3,610; Commonwealth, 1,100; Continental 1,150; North, 2,425; Webster, 3,162.50; Traders, 2,612.50; Howard, 2,635; State, 5,397.50; Revere, 2,425; Market, 1,815.40; North America, 1,346; Maverick, 1,178.75; Central, 3,325; Leicester, 3,493.57.

Loans on Bank Stock—On 18 Leicester, \$1,800.
Railroad Bonds—Eastern, \$3,030.

Leominster Savings Bank.—Loans on Public Funds—On United States Bonds, \$5,100.
Bank Stock owned—Boston, \$6,625; Webster, 7,724; First, Leominster, 16,692.
Loans on Bank Stock—On First, Boston, \$11,700; on Mercantile Savings Institution Stock, 600.
Loans on Railroad Stock—On Boston and Albany, \$1,000; on Boston and Providence, 1,000.

Milford Savings Bank.—Public Funds—United States Bonds, \$23,600; Massachusetts, 19,500.
Loans on Public Funds—On United States Bonds, \$3,950; on Upton Bonds, 3,000.
Bank Stock owned—Webster, \$700; Continental, 2,955.25; Revere, 4,645; Eliot, 5,068.62; Howard, 2,600; Hide and Leather, 6,400; Central, 15,000; Hopkinton, 2,700; Milford, 8,000.
Loans on Bank Stock—On 267 Milford, \$15,690.08; on 50 First, Worcester, 5,000; on 50 Market, Brighton, 4,500.

	MILLBURY.		NO. BROOKFIELD.		SOUTHBRIDGE.		SPENCER.		TEMPLETON.	
	Millbury Savings Bank.		No. Brookfield Savings Bank.		Southbridge Savings Bank.		Spencer Savings Bank.		Templeton Savings Bank.	
Number of Depositors,	935		1,127		2,306		253		183	
Amount of Deposits,	\$302,098 52		\$245,661 48		\$706,298 51		\$60,174 16		\$37,279 79	
Number of Deposits during the year preceding,	932		674		1,567		353		231	
Amount of the same,	\$70,303 78		\$57,991 57		\$103,215 28		\$38,140 16		\$18,972 58	
Number of Deposits received during the year of and exceeding \$300 at one time,	52		39		44		41		11	
Amount of the same,	\$27,082 42		\$23,303 72		\$21,596 96		\$18,644 00		\$6,901 66	
Number of withdrawals during the year,	599		574		972		126		81	
Amount of the same,	\$59,274 35		\$63,324 30		\$103,953 88		\$14,685 66		\$5,375 83	
Number of accounts opened during the year,	229		225		322		134		78	
Number of accounts closed during the year,	144		182		277		50		29	
Amount of surplus on hand,			\$6,997 33		\$25,112 33		-		\$200 42	
Public Funds,	\$32,000 00		19,500 00		234,000 00		-		-	
Loans on public funds,	-		-		30,950 00		-		-	
Bank Stock,	60,900 00		11,626 00		56,300 00		\$6,557 62		-	
Loans on bank stock,	-		2,300 00		3,500 00		1,500 00		-	
Deposits in banks, bearing interest,	-		1,876 00		5,000 00		-		-	
Railroad Bonds,	-		60,000 00		-		5,000 00		-	
Loans on railroad stock,	-		-		-		-		-	
Invested in real estate,	-		-		-		-		-	
Loans on mortgage of real estate,	172,425 00		133,525 00		294,850 00		27,850 00		27,985 00	
Loans to county or town,	23,500 00		23,300 00		17,000 00		14,825 00		-	
Loans on personal security,	11,128 33		-		88,900 00		4,000 00		9,381 00	

Cash on hand,	\$1,793 68	\$539 81	\$910 84	\$1,952 15	\$114 21
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$16,041 84	6 per cent., \$13,599 21	5 per cent., \$32,763 95	6 per cent., \$2,188 83	6 per cent. \$1,515 67
Average annual per cent. of dividends ending at time of and including last extra, . .	-	6 per cent.	6¼ per cent.	-	-
Extra Dividend, how often declared, . . .	No extra.	No extra.	Every 3 years.	No extra.	Every 3 years.
Annual Expenses of the institution, . . .	\$1,000 00	\$750 00	\$1,961 32	\$225 00	\$50 00

Millbury Savings Bank.—Public Funds—United States Bonds, \$32,000.
Bank Stock owned—Millbury, \$9,300; Citizens', Worcester, 500; Quinsigamond, Worcester, 2,400; Worcester, 900; Central, Worcester, 3,600; Globe, 3,600; Hamilton, 2,500; Shoe and Leather, 7,400; Boston, 1,300; Traders', 2,500; Suffolk, 2,000; North, 1,900; Merchants', 1,300; Old Boston, 300; Blackstone, 2,000; Atlas, 3,000; Shawmut, 2,500; Continental, 2,000; Commonwealth, 3,000; Commerce, 3,000; North America, 900; Hide and Leather, 4,400; Oxford, 600.

North Brookfield Savings Bank.—Public Funds—United States Bonds, \$9,500; Maine, 10,000.
Bank Stock owned—Ware, \$546; Eliot, 1,080; Commonwealth, 10,000.
Loans on Bank Stock—Quinsigamond, \$1,400; Leicester, 900.
Railroad Bonds—Boston and Albany, \$20,000; Eastern, \$2,000; Boston and Providence, 8,000.
Deposits in Bank bearing interest—First, Worcester, \$1,876.

Southbridge Savings Bank.—Public Funds—United States Bonds, \$159,000; Massachusetts, 15,000; Fall River, 15,000; Somerville, 15,000; Northampton, 20,000; Portland, 10,000.
Loans on Public Funds—On United States Bonds, \$29,350; on Town of Dudley Note, 1,600.
Bank Stock owned—Blackstone, \$4,000; Boylston, 1,500; City, 1,200; Columbian, 500; New England, 2,200; Revere, 3,400; Redemption, 30,000; Washington, 2,000; Southbridge, 11,500.
Loans on Bank Stock—On Southbridge, \$2,100; Ware, 1,400.
Deposit in Bank bearing interest—Southbridge, \$5,000.

Spencer Savings Bank.—Bank Stock owned—State, \$1,652.12; Commonwealth, 1,122.50; Hide and Leather, 348; North, 2,435.
Loans on Bank Stock—Leicester, \$1,500.
Railroad Bonds—Eastern, \$5,000.

	UXBRIDGE.		WEBSTER.		WESTBOROUGH.		WINCHENDON.		WORCESTER.	
	Uxbridge Savings Bank.		Webster Five Cents Savings Bank.		Westborough Savings Bank.		Winchendon Savings Bank.		People's Savings Bank.	
Number of Depositors,	771	1,553	788	1,912	9,095					
Amount of Deposits,	\$171,943 63	\$242,638 05	\$193,801 86	\$474,413 32	\$3,034,444 74					
Number of Deposits during the year preceding,	878	1,743	1,233	1,337	8,331					
Amount of the same,	\$83,404 04	\$103,089 93	\$92,807 23	\$115,896 74	\$928,905 25					
Number of Deposits received during the year of and exceeding \$300 at one time,	53	52	77	76	599					
Amount of the same,	\$29,902 14	\$23,549 00	\$43,208 80	\$35,611 24	\$330,479 07					
Number of withdrawals during the year,	304	668	487	703	6,627					
Amount of the same,	\$45,901 91	\$67,795 49	\$52,789 28	\$103,051 88	\$842,356 11					
Number of accounts opened during the year,	239	396	281	308	2,092					
Number of accounts closed during the year,	93	286	116	195	1,863					
Amount of surplus on hand,	-	-	\$1,941 42	\$8,036 64	-					
Public Funds,	-	-	-	12,000 00	\$280,750 00					
Loans on public funds,	-	-	-	-	21,000 00					
Bank Stock,	\$42,406 62	\$32,055 50	40,933 00	72,800 00	598,500 00					
Loans on bank stock,	-	-	-	-	21,800 00					
Deposits in banks, bearing interest,	-	1,056 43	-	-	-					
Railroad Bonds,	-	-	-	969 90	52,000 00					
Loans on railroad stock,	-	-	-	-	4,400 00					
Invested in real estate,	-	-	-	-	65,000 00					
Loans on mortgage of real estate,	119,430 43	154,600 00	123,905 00	175,856 96	1,661,125 81					
Loans to county or town,	-	23,000 00	2,500 00	65,280 00	12,700 00					
Loans on personal security,	15,570 00	27,920 62	26,700 00	152,626 01	290,363 76					

Cash on hand,	-	\$3,309 29	\$1,055 66	\$6,723 77	\$3,179 59
Rate and amount of ordinary dividends for last year,	{ 6 per cent.,	6 per cent.,	6½ per cent.,	6 per cent.,	6 per cent.
Average annual per cent. of dividends ending at time of and including last extra,	{ \$8,094 99	\$11,201 50	\$9,612 54	\$26,518 33	\$7,429 59
Extra Dividend, how often declared,	-	No extra.	No extra.	6⅔ per cent.	-
Annual Expenses of the institution,	Every 3 years.	\$900 00	\$450 00	Every 5 years.	No extra.
	\$1,855 14			\$759 99	\$7,785 12

Unbridge Savings Bank.—Bank Stock owned—Redemption, \$5,610; Suffolk, \$7,814; Hide and Leather, 6,008.12; Revere, 2,420; Blackstone, Uxbridge, 1,635; Howard, 5,710; Franklin, 4,500; North, 6,804; Tremont, 1,905.

Webster Five Cents Savings Bank.—Bank Stock owned—Revere, \$3,680; Hide and Leather, 2,365; Atlas, 2,270; Quinsigamond, 7,903.75; Worcester, 11,185.25; Mechanics, Worcester, 1,001.25; First, Worcester, 1,740.25; Southbridge, 625; Oxford, 1,303.

Westborough Savings Bank.—Bank Stock owned—First, Westborough, \$10,414.33; First, Marlborough, 3,750; Millbury, 2,312; Northborough, 2,500; Grafton, 503; Hide and Leather, 2,204; Tremont, 2,562.50; Merchants, 3,003; Traders, 6,303.75; Globe, 2,002; Republic, 1,300; Commerce, 1,220; Redemption, 2,856.42.

Winchendon Savings Bank.—Public Funds—United States Bonds, \$12,000.

Bank Stock owned—Commonwealth, \$2,500; Faneuil Hall, 4,800; Merchants, 10,000; Eliot, 6,700; Mechanics, 3,400; Redemption, 10,000; First, 1,600; First, Winchendon, 23,800; Rollstone, Fitchburg, 9,000; Fitchburg, 1,000.

Railroad Bonds—Cheshire, \$969.90.

People's Savings Bank.—Public Funds—United States Bonds, \$149,750; New York, 20,000; Connecticut, 4,000; Worcester, 13,000; Holyoke, 15,000; Charles-town, 20,000; Springfield, 1,000; Burlington, 16,000; Portland, 18,000; Hartford, 6,000; Bangor, 18,000.

Loans on Public Funds—On United States Bonds, \$13,300; Worcester, 7,700.

Bank Stock owned—Shawmut, \$18,000; Columbian, 7,600; Webster, 14,100; Commerce, 39,500; Union, 3,100; Merchants, 43,000; North, 22,600; Globe, 31,700; Eagle, 17,800; Mechanics, 1,500; Blackstone, 37,300; City, 3,200; Continental, 6,500; Hide and Leather, 29,000; Republic, 13,600; City, Worcester, 14,500; Citizens, 4,400; Market, 11,700; Atlas, 15,000; Redemption, 29,700; North America, 11,400; Maverick, 2,400; Washington, 8,800; Tremont, 23,000; New England, 4,000; State, 11,100; Hamilton, 3,600; Traders, 6,300; Revere, 25,500; Suffolk, 7,900; Eliot, 33,200; Faneuil Hall, 9,100; First, 5,000; Central, Worcester, 15,400; Worcester, 45,900; Quinsigamond, 13,300; Mechanics, 3,300; Shoe and Leather, 5,500.

Loans on Bank Stock—\$17,000 on 170 First, Worcester; 2,150 on 24 Worcester; 1,450 on 15 Millbury; 1,200 on 16 Leicester.

Railroad Bonds—Worcester and Nashua, \$12,000; Eastern, 40,000.

Loans on Railroad Stock—\$3,500 on Worcester and Nashua; 900 on 10 Norwich and Worcester.

	WORCESTER.			AMHERST.	EASTHAMPTON.
	Worcester Co. Institution for Savings.	Worcester Mechanics' Savings Bank.	Worcester Five Cents Savings Bank.	Amherst Savings Bank.	Easthampton Savings Bank.
Number of Depositors,	15,207	5,708	6,488	1,682	542
Number of Deposits,	\$5,185,505 81	\$2,366,178 27	\$1,188,331 56	\$315,234 41	\$119,329 63
Number of Deposits during the year preceding,	9,604	4,224	7,106	1,161	895
Amount of the same,	\$822,203 29	\$460,112 26	\$361,229 48	\$68,203 25	\$63,119 76
Number of Deposits received during the year of and exceeding \$300 at one time,	611	438	312	47	46
Amount of the same,	\$324,696 00	\$235,012 44	\$173,333 33	\$24,031 12	\$23,370 46
Number of withdrawals during the year,	8,523	4,231	2,894	731	368
Amount of the same,	\$922,391 91	\$505,299 79	\$247,587 29	\$64,580 45	\$40,182 55
Number of accounts opened during the year,	2,061	975	1,660	258	237
Number of accounts closed during the year,	1,905	923	793	191	110
Amount of surplus on hand,	\$31,250' 00	-	-	\$3,375 78	\$483 02
Public Funds,	822,300 00	\$392,700 00	\$105,000 00	10,000 00	-
Loans on public funds,	28,250 00	10,950 00	6,325 00	500 00	2,400 00
Bank Stock,	795,550 00	176,828 06	152,200 00	6,000 00	22,046 75
Loans on bank stock,	10,300 00	7,400 00	20,000 00	550 00	3,550 00
Deposits in banks, bearing interest,	47,502 42	-	14,308 93	-	-
Railroad Bonds,	67,000 00	22,000 00	22,000 00	7,500 00	-
Loans on railroad stock,	-	26,100 00	-	900 00	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	2,844,929 75	1,478,098 91	558,375 00	177,161 00	56,725 00
Loans to county or town,	521,400 00	13,000 00	299,000 00	64,000 00	500 00
Loans on personal security,	232,116 00	229,253 70	7,500 00	49,552 78	33,100 00

Cash on hand,	\$7,004 93	\$5,382 81	\$1,595 07	\$2,446 41	\$2,354 72
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$294,087 06	6 per cent., \$133,062 57	6 per cent., \$60,812 42	6 per cent., \$17,447 25	6 per cent., \$5,665 48
Average annual per cent. of dividends ending at time of and including last extra,	—	—	—	—	6½ per cent.
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	No extra.	Every 3 years.
Annual Expenses of the institution,	\$11,000 00	\$6,500 00	\$4,292 89	\$650 00	\$239 42

Worcester County Institution for Savings.—Public Funds—United States Bonds, \$685,500; Vermont, 21,000; Massachusetts, 17,000; Connecticut, 1,800; Rhode Island, 77,000; Maine, 20,000.

Loans on Public Funds—On United States Bonds, \$28,250.

Bank Stock owned—Atlantic, \$5,400; Atlas, 37,500; Blackstone, 13,800; Boylston, 1,200; Columbian, 5,400; Continental, 12,000; Eliot, 9,000; Faneuil Hall, 2,000; First, 25,000; Freeman's, 17,200; Globe, 3,100; Hamilton, 18,000; Howard, 15,000; Market, 7,400; Massachusetts, 11,000; Merchants, 12,500; New England, 19,900; North, 4,700; Old Boston, 3,250; Second, 35,200; Shawmut, 17,300; Shoe and Leather, 13,400; State, 11,300; Suffolk, 3,400; Tremont, 15,600; Washington, 19,000; Commerce, 24,000; North America, 7,800; Redemption, 9,300; Republic, 21,000; City, 20,800; Eagle, 11,000; Exchange, 4,900; Hide and Leather, 30,800; Revere, 50,060; Union, 7,100; Webster 30,000,—all of Boston; Central, 28,100; Citizens', 24,800; City, 25,500; Mechanics', 13,300; Quinsigamond, 18,500; Worcester, 69,800,—all of Worcester; Blackstone, Uxbridge, 1,000; Fitchburg, 5,100; Grafton, 4,500; Lancaster, 4,600; Leicester, 5,500; Millbury, 10,800; Oxford, 4,800; Southbridge, 3,000; Third National, Springfield, 20,000; Ware, 1,000.

Loans on Bank Stock—On 16 Leominster, \$1,600; on 14 Worcester, 1,200; on 6 City and 6 Boston and Albany Railroad, 1,000; on 60 Tremont, 5,000; on 5 Central, Worcester, 500; on 10 City, 1,000.

Deposits in Bank bearing interest—Worcester, \$47,502.42.

Railroad Bonds—Boston and Albany, \$37,000; Worcester and Nashua, 30,000.

Worcester Mechanics' Savings Bank.—Public Funds—United States Bonds, \$279,10,000.

Loans on Public Funds—On U. S. Bonds, \$6,450; on Worcester Bonds, 4,500.

Bank Stock owned—Commerce, \$25,791; Boston, 11,459.37; Market, 10,875; North, 7,418.75; Eliot, 5,978.75; Traders', 5,568.75; Redemption, 7,050; Revere, 20,000; Merchants', 9,327.50; Suffolk, 5,983.75; City, Worcester, 18,000; First, Worcester, 1,656; Mechanics', 33,734.69; Citizens', 12,600; Quinsigamond, 1,032.50; Worcester, 10,222; Central, 9,167.50; Grafton, 10,720; Southbridge, 3,780.50; Worcester County, 560; Millbury, 4,840; First, Chilton, 1,120.

Loans on Bank Stock—Mechanics', \$3,900; City, First, Central and Leicester, 1,700; Mercantile Savings Institution, 1,800.

Loans on Railroad Stock—On Fitchburg and Worcester, \$20,000; Worcester and Nashua, 2,500; on Worcester and Nashua and Providence and Worcester, 3,600.

Worcester Five Cents Savings Bank.—Public Funds—United States Bonds, \$105,000.

Loans on Public Funds—On United States Bonds, \$6,525.

Bank Stock owned—Atlas, \$5,000; Commerce, 5,900; Eagle, 10,000; Eliot, 9,200; First, 6,700; Hamilton, 5,000; Hide and Leather, 7,500; Howard, 10,000; Merchants', 5,000; North, 800; Shawmut, 5,000; State, 5,000; Traders', 5,000; Webster, 5,000; Grafton, 5,000; Leicester, 3,000; Millbury, 10,700; Northborough, 3,000; Central, Worcester, 7,000; Citizens', 700; City, 16,800; Mechanics', 5,000; Quinsigamond, 13,900; Worcester, 2,000.

Loans on Bank Stock—On 100 City, Worcester, \$10,000; on 100 First, Worcester, 10,000.

Deposits in Banks bearing interest—City, Worcester, \$7,786.70; Quinsigamond, 6,522.23.

Railroad Bonds—Worcester and Nashua, \$22,000.

Amherst Savings Bank.—Public Funds—Bangor, \$10,000.

Loans on Public Funds—On United States Bond, \$500.

Bank Stock owned—First, Easthampton, \$6,000.

Loans on Bank Stock—On 16 First, Amherst, \$550.

Railroad Bonds—Northern and New London, \$2,500; Vermont and Mass., 5,000.

Loan on Railroad Bond—On Northern and New London, \$900.

Easthampton Savings Bank.—Loans on Public Funds—On United States Bonds, \$2,400.

Bank Stock owned—First, Easthampton, \$3,572; First, Northampton, 1,330; First, Lynn, 5,256; Holyoke, 2,006; Blackstone, 3,124; Second, 3,018.75; North, 2,447.50; Commerce, 1,292.50.

Loans on Bank Stock—First, Easthampton, \$3,550.

	HAYDENVILLE.		NORTHAMPTON.			WARE.	
	Haydenville Savings Bank.	Northampton Institution for Savings.	Hampshire Savings Bank.	Florence Savings Bank.	Ware Savings Bank.		
Number of Depositors,	689	4,932	1,462	144	3,788		
Amount of Deposits,	\$154,475 88	\$1,701,519 72	\$282,220 32	\$13,161 42	\$1,475,541 99		
Number of Deposits during the year preceding,	876	3,186	968	282	2,288		
Amount of the same,	\$85,534 13	\$325,756 30	\$110,896 14	\$14,495 75	\$340,559 87		
Number of Deposits received during the year of and exceeding \$300 at one time,	77	394	114	10	186		
Amount of the same,	\$40,923 97	\$166,926 74	\$58,692 18	\$4,896 21	\$109,871 37		
Number of withdrawals during the year,	432	2,989	588	27	1,908		
Amount of the same,	\$54,550 93	\$399,136 81	\$94,221 85	\$1,334 33	\$282,651 35		
Number of accounts opened during the year,	277	740	242	152	652		
Number of accounts closed during the year,	113	770	116	8	614		
Amount of surplus on hand,	\$1,190 97	\$21,289 95	\$4,791 75	-	\$12,873 66		
Public Funds,	-	199,000 00	1,105 00	-	305,000 00		
Loans on public funds,	-	23,613 07	11,600 00	-	2,900 00		
Bank Stock,	-	50,800 00	120,146 74	-	251,800 00		
Loans on bank stock,	-	58,246 80	22,440 75	-	13,000 00		
Deposits in banks, bearing interest,	2,400 23	-	-	-	-		
Railroad Bonds,	-	100,000 00	-	-	103,000 00		
Loans on railroad stock,	-	-	-	-	-		
Invested in real estate,	-	-	-	-	-		
Loans on mortgage of real estate,	70,800 00	730,607 56	95,280 00	\$7,200 00	321,153 72		
Loans to county or town,	13,800 00	194,387 14	1,500 00	-	177,880 00		
Loans on personal security,	71,008 31	286,756 31	20,635 58	5,965 20	302,535 00		

Cash on hand,	\$42 77				
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$7,182 70			\$14,304 00	\$10,043 01
Average annual per cent. of dividends ending at time of and including last extra,				6 per cent., \$15,048 73	6 per cent. \$83,117 58
Extra Dividend, how often declared,	Every 3 years.			6½ per cent. Every 3 years.	7½ per cent. Every 5 years.
Annual Expenses of the institution,	\$1,000 00			\$900 00	\$4,000 00

Northampton Institution for Savings.—Public Funds—United States Bonds, \$199,000.

Loans on Public Funds—On United States Bonds, \$23,613.07.

Bank Stock owned—Northampton, \$14,500; First, Northampton, 1,600; City, Worcester, 4,000; Atlantic, 1,000; Boston, 5,300; Commerce, 2,000; Exchange, 1,000; First, 3,000; Second, 3,400; Merchants', 2,000; North America, 2,700; Shawmut, 2,600; State, 1,700; Traders', 2,000; Washington, 2,000; Webster, 2,000.

Loans on Bank Stock—On 48 Old Boston and \$500 U. S. Bond, \$3,000; on 228 Northampton, 21,133.10; on 227 First, Northampton, 19,363.70; on 42 Hampshire County, 4,000; on 20 Amherst, 1,550; on 66 First, Easthampton, 5,800; on 15 Conway, 1,500; on 5 Shelburne Falls, 400; on 15 Mechanics, Worcester, 1,500.

Railroad Bonds—Connecticut River, \$100,000.

Hampshire Savings Bank.—Public Funds—United States Bonds, \$1,105.

Loans on Public Funds—On United States Bonds, \$11,600.
Bank Stock owned—Hampshire County, \$30,542; Northampton, 5,754; First, Northampton, 10,276.50; First, Easthampton, 2,991; Mechanics', Worcester, 1,370; John Hancock, Springfield, 1,200; First, Chicopee, 1,550; Conway, 6,110; Commerce, 2,505; Tremont, 4,917; Hide and Leather, 1,948.25; Howard, 2,200; Conti-

ental, 1,180; Republic, 1,032; North America, 1,147.50; Market, 3,739.37; Mount Vernon, 896; Commonwealth, 2,200; North, 7,208; Merchants', 1,365; Atlantic, 1,221.75; Atlas, 2,702.75; Eliot, 2,060; Hamilton, 386; Massachusetts, 1,920; Shawmut, 2,575; Suffolk, 3,870; Shoe and Leather, 1,436.25; Revere, 3,607.50; Globe, 5,258.37; Manufacturers', 5,000.

Loans on Bank Stock—On Hampshire County, \$19,500; on Northampton, 840.75; on First, Northampton, 600; on First, Easthampton, 1,500.

Ware Savings Bank.—Public Funds—United States Bonds, \$295,000; Springfield, 10,000.

Loans on Public Funds—On United States Bonds, \$2,900.
Bank Stock owned—Boston, \$20,000; Monson, 3,500; Ware, 39,000; Eliot, 6,000; North America, 12,100; Traders', 13,900; City, 5,000; Second, 15,000; Redemption, 10,000; North, 10,000; Commerce, 10,000; Republic, 15,000; Washington, 3,000; First, 10,000; Merchants', 10,000; Revere, 20,000; Webster, 20,000; State, 7,300; Continental, 5,600; Union, 2,600; Southbridge, 1,500; Atlas, 10,000; Globe, 2,300.
Loans on Bank Stock—On 50 First, Springfield, \$5,000; on 21 Leicester, 1,700; on 40 Ware, 3,500; on 22 Monson, 1,650; on 14 Ware, 1,150.

	CHICOPEE.		HOLYOKE.		MONSON.		PALMER.	
	Chicopee Savings Bank.	Holyoke Savings Bank.	Mechanics' Savings Bank.	Monson Savings Bank.	Palmer Savings Bank.			
Number of Depositors,	1,168	2,708	757	455	943			
Amount of Deposits,	\$393,624 19	\$818,317 84	\$105,927 62	\$135,229 81	\$249,854 89			
Number of Deposits during the year preceding,	1,329	2,850	1,354	698	1,009			
Amount of the same,	\$116,375 10	\$419,849 50	\$109,844 51	\$100,861 65	\$112,729 94			
Number of Deposits received during the year of and exceeding \$300 at one time,	61	250	81	102	97			
Amount of the same,	\$30,013 00	\$137,354 00	\$46,944 00	\$52,506 91	\$53,330 65			
Number of withdrawals during the year,	1,027	3,001	556	157	595			
Amount of the same,	\$122,237 76	\$391,657 98	\$43,480 53	\$16,406 35	\$79,386 20			
Number of accounts opened during the year,	270	947	425	275	349			
Number of accounts closed during the year,	308	723	226	52	177			
Amount of surplus on hand,	\$13,884 30	\$16,622 89	\$2,605 08	\$2,941 09	\$1,502 77			
Public Funds,	15,000 00	-	-	-	10,440 00			
Loans on public funds,	7,750 00	750 00	250 00	-	550 00			
Bank Stock,	11,075 00	113,222 67	6,088 50	34,154 50	24,175 00			
Loans on bank stock,	2,600 00	-	1,000 00	7,950 00	4,625 00			
Deposits in banks, bearing interest,	-	2,513 89	-	-	11,128 34			
Railroad Bonds,	-	-	-	-	4,000 00			
Loans on railroad stock,	-	-	-	-	-			
Invested in real estate,	-	-	-	-	-			
Loans on mortgage of real estate,	323,025 00	535,439 00	77,330 00	86,500 00	129,510 00			
Loans to county or town,	8,000 00	-	-	-	-			
Loans on personal security,	39,783 00	172,855 00	20,250 00	8,000 00	65,305 29			

Cash on hand,	\$275 49	\$6,131 66	\$659 34	\$1,285 30	\$1,624 03
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$22,734 85	6½ per cent., \$47,425 43	6½ per cent., \$2,029 51	6½ per cent., \$5,406 63	6 per cent. \$12,220 73
Average annual per cent. of dividends ending at time of and including last extra,	7½ per cent.	—	—	—	—
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	\$1,700 00	\$2,800 00	\$900 00	\$400 00	\$640 00

Chicopee Savings Bank.—Public Funds—United States Bonds, \$15,000.

Loans on Public Funds—On United States Bonds, \$7,750.
Bank Stock owned—Chicopee, \$3,200; Springfield, 5,000; Chapin Banking and Trust Company, 2,875.
Loans on Bank Stock—On 20 Hampshire County, \$2,000; on 18 Oneida, 600.

Holyoke Savings Bank.—Loans on Public Funds—On United States Bonds, \$750.
Bank Stock owned—Hadley Falls, Holyoke, \$11,464.67; Agawam, 14,655; John Hancock, 1,442; Third, Springfield, 3,665.91; Second, Springfield, 4,212; Chicopee, 4,777.50; First, Springfield, 6,988.09; First, Westfield, 412; First, Easthampton, 2,270; First, Northampton, 7,275; Hampshire County, Northampton, 2,400; Northampton, 2,047.50; Holyoke, 31,475; Railroad, Lowell, 4,128; Townsend, 8,213; First, Adams, 1,500; Howard, 999; Eliot, 125; Traders', 5,173.

Mechanics' Savings Bank.—Loans on Public Funds—On United States Bonds, \$250.
Bank Stock owned—Shoe and Leather, \$3,008.50; First, Springfield, 3,080.
Loans on Bank Stock—On 10 Holyoke, \$1,000.

Monson Savings Bank.—Bank Stock owned—Monson, \$2,635; North, 2,465; Suffolk, 5,070; Commerce, 4,401; Redemption, 3,576.50; Webster, 1,065; Massachusetts, 641.50; Exchange, 881.25; Eliot, 2,800; Eagle, 2,260; Ware, 382.50; Merchants', 3,946.25; North America, 2,290; Hide and Leather, 1,162.75; State, 577.75.
Loans on Bank Stock—On 65 Agawam, \$7,500; on 7 Monson, 450.

Palmer Savings Bank.—Public Funds—Rockland, \$2,250; Bath, 900; Worcester, 5,650; Highgate, 1,740.
Loans on Public Funds—On United States Bonds, \$550.
Bank Stock owned—Monson, \$4,125; Agawam, 3,750; Eliot, 6,250; North America, 1,150; Suffolk, 2,500; State, 2,650; Commerce, 3,750.
Loans on Bank Stock—On 20 Monson, \$2,000; on 5 John Hancock, 300; on Savings Bank Books, 2,325.
Deposits in Bank bearing interest—Redemption, \$11,128.34.
Railroad Bonds—Eastern, \$4,000.

	SPRINGFIELD.			WALES.	WESTFIELD.
	Hampden Savings Bank.	Springfield Institution for Savings.	Springfield Five Cents Savings Bank.	Wales Savings Bank.	Westfield Savings Bank.
Number of Depositors,	3,400	14,322	4,809	167	2,275
Amount of Deposits,	\$1,385,860 05	\$5,137,141 19	\$1,028,313 55	\$30,452 88	\$655,583 46
Number of Deposits during the year preceding,	4,121	14,659	3,139	427	6,327
Amount of the same,	\$619,652 97	\$1,457,375 74	\$364,123 85	\$9,244 21	\$186,304 38
Number of Deposits received during the year of and exceeding \$300 at one time,	507	1,209	190	5	100
Amount of the same,	\$310,837 08	\$722,461 94	\$193,110 89	\$2,350 00	\$57,507 49
Number of withdrawals during the year,	3,429	12,583	2,541	75	1,647
Amount of the same,	\$483,829 95	\$1,710,517 02	\$402,933 47	\$8,581 08	\$190,333 91
Number of accounts opened during the year,	1,310	3,430	721	36	1,253
Number of accounts closed during the year,	943	2,965	821	39	401
Amount of surplus on hand,	\$27,010 82	\$81,036 41	\$30,233 14	\$357 40	\$3,282 43
Public Funds,	-	663,735 00	180,000 00	-	160,500 00
Loans on public funds,	5,675 00	139,130 00	13,600 00	\$315 63	4,690 42
Bank Stock,	161,930 00	502,000 00	45,100 00	11,634 00	23,500 00
Loans on bank stock,	25,875 00	147,750 00	28,600 00	-	8,100 00
Deposits in banks, bearing interest,	-	4,375 30	-	-	-
Railroad Bonds,	23,000 00	-	-	-	-
Loans on railroad stock,	-	33,300 00	-	-	-
Invested in real estate,	-	99,874 61	-	-	-
Loans on mortgage of real estate,	849,030 00	3,142,950 00	90,000 00	11,490 00	280,393 64
Loans to county or town,	25,400 00	361,800 00	692,200 00	832 03	35,000 00
Loans on personal security,	289,250 00	82,900 00	2,000 00	6,147 35	137,834 27

Cash on hand,	\$29,429 61	\$40,362 69	\$7,046 69	\$151 27	\$3,683 79
Rate and amount of ordinary dividends for last year,	6 per cent., \$74,956 59	6 per cent., \$293,601 84	6 per cent., \$60,398 98	6 per cent., \$1,656 22	6 per cent. \$37,967 20
Average annual per cent. of dividends ending at time of and including last extra,	7 per cent.	7 per cent.	—	—	—
Extra Dividend, how often declared,	Every 3 years.	No extra.	No extra.	Every 5 years.	No extra.
Annual Expenses of the institution,	\$4,832 00	\$11,220 69	\$3,800 19	\$60 00	\$1,307 54

Hampden Savings Bank.—Loans on \$7,800 United States Bonds, \$5,675. Bank Stock owned—Agawam, \$38,054; First National, Chicopee, 5,030; Hadley Falls, 4,732; Monson National, 2,200; Third National, Springfield, 5,800; Ware National, 12,550; Holyoke National, 6,700; First National, Boston, 8,300; Hide and Leather, 7,500; Merchants', 27,210; Republic, 9,000; Commerce, 9,962; Tremont, 600; Revere, 20,000; Webster, 4,292.

Loans on Bank Stock—On 101 Third, Springfield, \$10,025; on 65 Pynchon, 6,500; on 7 First, Springfield, 700; on 10 Agawam, Springfield, 500; on 1 Second, Springfield, 100; on 80 Holyoke, 6,000; on 20 Agawam National, 2,000; on 15 Second, Providence, 50.

Railroad Bonds—Eastern, \$23,000.

Springfield Institution for Savings.—Public Funds—United States Bonds, \$425,100; New York State, 10,000; Massachusetts, 2,000; New Hampshire, 6,000; Rhode Island, 8,000; Connecticut, 300; Springfield, 197,935; Hartford, 13,500; Worcester, 900.

Bank Stock owned—Chapin Banking and Trust Co., \$14,300; First, 36,700; Second, 19,000; Third, 8,600; Chicopee, 35,900; Pynchon, 20,500; Agawam, 20,000; John Hancock, 3,500,—all of Springfield; Ware, 2,200; Hadley Falls, 2,600; Northampton, 1,400; Hampshire, Northampton, 2,000; First, Chicopee, 10,400; State, Boston, 10,000; Shawmut, 10,000; Hamilton, 15,800; North, 16,300; City, 10,000; Tremont, 13,900; Atlantic, 8,300; North America, 15,200; Old Boston, 7,600; Second, 17,700; Commerce, 16,000; Exchange, 2,000; Merchants', 20,500; Atlas, 22,500; Howard, 13,300; Washington, 3,000; Eliot, 5,000; Eagle, 5,000; Blackstone, 15,000; Columbian, 9,100; Webster, 7,500; Union, 4,700; Revere, 27,500; First, 5,000; Freeman's, 11,360; Redemption, 23,000; Commonwealth, 2,000; Suffolk, 9,700.

Loans on Bank Stock—On 276 First, \$27,300; on 126 Second, 12,600; on 375 Third, 37,500; on 290 Chicopee, 24,550; on 112 Agawam, 11,550; on 116 Pynchon, 8,450; on 18 John Hancock, 1,300; on 290 Chapin Banking and Trust Co., 14,500,—all of

Springfield; on 30 Mount Vernon, 3,000; on 15 First, Easthampton, 1,400; on 10 First, Amherst, 800; on 5 Adams, First, 500; on 11 Ware, 800; on 10 Hampden, Westfield, 1,000; on 25 Holyoke, 2,500.

Deposits in Bank bearing interest—Blackstone, \$4,375.30.

Loans on Railroad Stock and Bonds—On 350 Boston and Albany, \$25,500; on 45 New York, New Haven and Hartford, 4,000; on 10 Connecticut River, 800; on Boston and Albany Bonds, 3,000.

Springfield Five Cents Savings Bank.—Public Funds—United States Bonds, \$180,000.

Loans on Public Funds—On United States Bonds, \$13,600.

Bank Stock owned—Agawam, \$10,000; Chicopee, 6,000; John Hancock, 5,000; Pynchon, 5,000; Second, Springfield, 4,000; Ware, 6,000; City, Worcester, 5,800; Hadley Falls, 1,500; Monson, 1,000; First, Chicopee, 1,000.

Loans on Bank Stock—On 146 Pynchon and 20 John Hancock, \$16,600; on 33 Agawam and 18 First, Chicopee, 5,000; on 10 Ware and 10 First, Chicopee, 2,000; on 20 First, Springfield, 2,000; on 20 Chicopee, 2,000; on 16 Ware, 800; on 2 Second, Springfield, 200.

Wales Savings Bank.—Loans on Public Funds—On United States Bonds, \$315.63. Bank Stock owned—State, \$2,519; Continental, 1,185; Hamilton, 1,220; Revere, 2,405; Southbridge, 3,175; First, Easthampton, 1,130.

Westfield Savings Bank.—Public Funds—United States Bonds, \$126,500; Maine, 8,000; Portland, 25,000; Hartford, 1,000.

Loans on Public Funds—On United States Bonds, \$4,690.42.

Bank Stock owned—First, Westfield, \$20,800; Hampden, Westfield, 200; Hampshire County, Northampton, 3,000.

Loans on Bank Stock—First, Westfield, \$8,100.

	WESTFIELD.		GREENFIELD.		ORANGE.	SHELburne.
	Woronoco Savings Bank.	Franklin Savings Institution.	Greenfield Savings Bank.	Orange Savings Bank.		
Number of Depositors,	731	6,875	1,791	475	2,696	
Amount of Deposits,	\$257,171 70	\$2,598,833 64	\$751,930 57	\$79,147 79	\$575,788 45	
Number of Deposits during the year preceding,	927	3,633	1,283	800	1,975	
Amount of the same,	\$138,288 92	\$404,104 90	\$228,567 51	\$44,068 60	\$152,558 62	
Number of Deposits received during the year of and exceeding \$300 at one time,	127	409	179	70	126	
Amount of the same,	\$77,080 71	\$219,870 07	\$102,269 51	\$36,183 50	\$73,071 68	
Number of withdrawals during the year,	530	4,062	1,307	247	1,203	
Amount of the same,	\$68,368 99	\$440,315 40	\$151,861 87	\$29,601 71	\$138,523 98	
Number of accounts opened during the year,	338	920	370	317	503	
Number of accounts closed during the year,	132	727	266	108	340	
Amount of surplus on hand,	-	\$57,972 74	\$1,415 10	\$430 80	\$1,358 72	
Public Funds,	-	222,300 00	-	-	10,000 00	
Loans on public funds,	\$19,300 00	60,021 00	1,300 00	800 00	-	
Bank Stock,	-	67,900 00	103,919 11	11,701 38	82,900 00	
Loans on bank stock,	4,140 00	85,600 00	7,450 00	-	2,500 00	
Deposits in banks, bearing interest,	-	14,778 68	30,000 00	800 00	10,866 95	
Railroad Bonds,	-	55,000 00	20,000 00	-	-	
Loans on railroad stock,	-	-	-	-	-	
Invested in real estate,	-	-	-	-	-	
Loans on mortgage of real estate,	148,059 82	981,906 92	340,605 52	43,675 00	5,500 00	
Loans to county or town,	30,300 00	447,754 60	100,425 00	2,000 00	338,675 00	
Loans on personal security,	52,212 00	717,555 31	148,266 64	20,050 00	14,000 00	
					114,513 05	

Cash on hand,	\$3,119 62	\$1,761 33	\$1,379 40	\$552 21	\$605 22
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$11,267 91	6 per cent., \$147,439 79	6 per cent., \$40,252 28	6 per cent., \$2,479 95	6 per cent. \$32,304 30
Average annual per cent. of dividends ending at time of and including last extra,	—	7 per cent.	—	—	6 per cent.
Extra Dividend, how often declared,	No extra.	Every 5 years.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	\$58 00	\$4,417 31	\$1,100 00	\$270 15	\$1,600 00

<i>Woronoco Savings Bank.</i> —Loans on Public Funds—On United States Bonds, \$19,300. Loans on Bank Stock—On 35 Hampden, Westfield, \$3,150; on 11 First, Westfield, 990. <i>Franklin Savings Institution.</i> —Public Funds—United States Bonds, \$80,000; New Hampshire, 40,000; Connecticut, 300; Boston, 10,000; Cambridge, 50,000; Salem, 10,000; Portland, 32,000. Loans on Public Funds—On United States Bonds, \$60,021. Bank Stock owned—Commerce, \$20,400; Faneuil Hall, 500; North America, 8,700; Revere, 16,600; Traders', 1,500; Webster, 10,200; First, Greenfield, 10,000. Loans on Bank Stock—On 136 First, Greenfield, \$15,600; on 62 First, Northampton, 3,500; on 54 Shelburne Falls, 5,300; on 60 Conway, 6,000; on 16 Hampshire County, 1,500; on 3 Bristol County, 200; on 300 Easthampton, 25,000; on 118 Redemption, 11,800; on 62 Railroad, 6,200; on 30 First, Lowell, 3,000; on 35 Globe, 3,500; on 10 Mechanics, Worcester, 3 Second, Boston, and 10 Connecticut River R. R., 2,000. Deposit in Bank bearing interest—First, Greenfield, \$14,778.68. Railroad Bonds—Eastern, \$55,000.	<i>Greenfield Savings Bank.</i> —Loans on Public Funds—On United States Bonds, \$1,300. Bank Stock owned—Redemption, \$25,930.40; Commerce, 7,102; Continental, 5,993.17; Eliot, 4,850.32; Globe, 5,161.15; Market, 2,593.71; Merchants', 19,128.50; Hamilton, 4,204.20; Revere, 7,684.80; Traders', 2,607.65; City, 641.89; Washington, 423.43; Webster, 5,205.56; Conway, 1,100; Franklin County, 8,558.33; First, Greenfield, 2,734. Loans on Bank Stock—On 7 First, Northampton, \$700; on 16 First, Greenfield, 1,850; on 16 Conway, 1,600; on 5 Chicopee, 400; on 29 Franklin County, 2,900. Deposits in Bank bearing interest—Franklin County, \$30,000. <i>Orange Savings Bank.</i> —Loans on Public Funds—On United States Bonds, \$800. Bank Stock owned—Eliot, \$8,093.75; Eagle, 3,607.63. Deposits in Bank bearing interest—Miller's River, Athol, \$800. <i>Shelburne Falls Savings Bank.</i> —Public Funds—United States Bonds, \$10,000. Bank Stock owned—First National, Northampton, \$27,300; Conway National, 22,800; Shelburne Falls, 21,500; First, Westfield, 5,000; Adams National, 5,000; Everett National, 1,300. Loans on Bank Stock—On 28 Shelburne Falls, \$2,500. Deposits in Bank bearing interest—Shelburne Falls, \$10,866.95.
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	TURNER'S FALLS.		ADAMS.		GT. BARRINGTON.	
	Crocker Institution for Savings.	Hoosac Savings Bank.	North Adams Savings Bank.	South Adams Savings Bank.	Great Barrington Sav- ings Bank.	
Number of Depositors,	140	796	2,201	808	1,568	
Amount of Deposits,	\$20,690 16	\$169,172 50	\$647,768 42	\$239,586 47	\$395,693 06	
Number of Deposits during the year pre- ceding,	302	1,746	2,495	1,758	1,455	
Amount of the same,	\$25,721 70	\$111,735 22	\$215,850 93	\$94,548 21	\$171,035 05	
Number of Deposits received during the year of and exceeding \$300 at one time,	18	79	175	41	130	
Amount of the same,	\$7,549 13	\$43,695 09	\$91,933 89	\$24,190 00	\$73,446 95	
Number of withdrawals during the year,	57	918	1,762	377	880	
Amount of the same,	\$5,031 54	\$108,365 87	\$235,608 30	\$53,502 62	\$97,086 48	
Number of accounts opened during the year,	165	358	640	239	472	
Number of accounts closed during the year,	25	239	587	118	273	
Amount of surplus on hand,	\$40 15	\$944 35	\$17,244 80	\$4,703 55	-	
Public Funds,	-	-	10,000 00	-	-	
Loans on public funds,	-	-	2,200 00	150 00	\$11,262 83	
Bank Stock,	1,000 00	12,497 00	23,448 75	22,040 00	70,211 63	
Loans on bank stock,	400 00	-	8,476 21	10,900 00	4,850 00	
Deposits in banks, bearing interest,	-	-	-	43,731 14	-	
Railroad Bonds,	-	-	-	-	-	
Loans on railroad stock,	-	-	-	-	1,650 00	
Invested in real estate,	-	-	9,236 94	-	-	
Loans on mortgage of real estate,	5,550 00	110,750 47	361,959 52	78,375 00	185,050 61	
Loans to county or town,	11,400 00	-	35,258 66	14,500 00	6,000 00	
Loans on personal security,	-	47,085 71	206,595 89	67,375 00	112,044 34	

Cash on hand,	\$2,158 63	\$786 35	\$3,706 33	\$7,000 00	\$5,592 18
Rate and amount of ordinary dividends for last year,	6 per cent., \$254 92	6 per cent., \$9,037 30	6 per cent., \$36,305 95	6 per cent., \$11,756 99	6 per cent. \$19,187 90
Average annual per cent. of dividends ending at time of and including last extra,	-	-	-	6 per cent. Every 5 years.	-
Extra Dividend, how often declared,	-	No extra.	No extra.		No extra.
Annual Expenses of the institution,	\$221 68	\$1,100 00	\$3,000 00	\$500 00	\$1,741 71

Crocker Institution for Savings.—Bank Stock owned—Crocker National, \$1,000.
Loans on Bank Stock—On Crocker National, \$400.
Commenced business, December, 1872.

Hoosac Savings Bank.—Bank Stock owned—Adams \$12,497.

North Adams Savings Bank.—Public Funds—United States Bonds, \$10,000.
Loans on Public Funds—On United States Bonds, \$1,500; Adams, 700.
Bank Stock owned—Adams, \$22,048.75; Lee, 1,400.
Loans on Bank Stock—On Adams, \$7,076.21; on Pittsfield, 1,400.

South Adams Savings Bank.—Loans on Public Funds—On United States Bonds, \$150.
Bank Stock owned—First, Adams, \$21,340; Adams, 700.

Loans on Bank Stock—On First, Adams, \$10,900.
Deposits in Bank bearing interest—First, Adams, \$43,731.14.

Great Barrington Savings Bank.—Loans on Public Funds—On United States Bonds, \$11,262.83.
Bank Stock owned—Mahaive, \$2,240; Hide and Leather, 4,408; Elliot, 6,250; North America, 4,835.25; Merchants', 3,300; Atlantic, 1,345; Market, 1,926; Hamilton, 2,227.75; Union, 4,182.50; Shoe and Leather, 9,248.50; Redemption, 15,341.63; Blackstone, 3,157; Commerce, 2,091; Columbian, 3,960; Suffolk, 4,454; Lee, 405; Pittsfield, 840.
Loans on Bank Stock—On 28 Mahaive \$2,700; on 10 Commerce, 1,000; on Savings Bank Books, 1,150.
Loans on Railroad Stock—On 8 Berkshire, and 17 Stockbridge and Pittsfield, \$1,630.

	LEE.		PITTSFIELD.		STOCKBRIDGE.		W. STOCKBRIDGE.		BRAINTREE.	
	Lee Savings Bank.		Berkshire County Savings Bank.		Stockbridge Savings Bank.		Miners' Savings Bank.		Braintree Savings Bank.	
Number of Depositors,	1,412		5,378		211		172		319	
Amount of Deposits,	\$422,052 57		\$1,824,304 71		\$49,025 00		\$34,662 61		\$58,705 27	
Number of Deposits during the year preceding,	1,236		5,043		223		260		405	
Amount of the same,	\$123,539 03		\$478,495 46		\$30,966 31		\$26,262 61		\$26,376 16	
Number of Deposits received during the year of and exceeding \$300 at one time,	104		366		28		22		16	
Amount of the same,	\$61,748 45		\$200,928 49		\$18,352 00		\$10,622 86		\$9,868 00	
Number of withdrawals during the year,	735		3,786		50		52		93	
Amount of the same,	\$97,757 59		\$449,051 59		\$9,036 45		\$5,986 48		\$11,013 28	
Number of accounts opened during the year,	284		1,256		118		83		132	
Number of accounts closed during the year,	170		958		26		19		48	
Amount of surplus on hand,	\$6,009 95		\$29,482 17		\$351 93		-		\$343 81	
Public Funds,	124,000 00		303,000 00		7,000 00		\$3,036 82		-	
Loans on public funds,	4,500 00		5,900 00		-		-		-	
Bank Stock,	21,400 00		100,228 27		9,960 00		-		3,040 00	
Loans on bank stock,	960 00		49,900 00		-		-		-	
Deposits in banks, bearing interest,	-		-		-		-		-	
Railroad Bonds,	-		10,000 00		-		-		1,011 25	
Loans on railroad stock,	-		300 00		-		-		-	
Invested in real estate,	-		-		-		-		-	
Loans on mortgage of real estate,	218,549 56		780,247 00		25,985 00		19,515 00		28,775 00	
Loans to county or town,	35,000 00		185,161 00		700 00		-		1,500 00	
Loans on personal security,	25,705 56		394,695 00		5,363 00		6,160 00		550 00	

Cash on hand,	—	\$21,244 95	\$368 93	\$213 30	\$3,174 21
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$21,982 62	6 per cent., \$98,576 24	6 per cent., \$2,034 74	6 per cent., \$658 29	6 per cent. \$1,336 57
Average annual per cent. of dividends ending at time of and including last extra, . . .	—	6½ per cent.	—	—	—
Extra Dividend, how often declared, . . .	Every 5 years.	Every 5 years.	No extra.	No extra.	No extra.
Annual Expenses of the institution, . . .	\$1,700 00	\$5,000 00	\$311 28	\$106 04	\$50 00
<i>Lee Savings Bank.</i> —Public Funds—United States Bonds, \$50,000; Worcester, 44,000; Boston, 10,000; Springfield, 10,000; Sandisfield, 10,000. Loans on Public Funds—On United States Bonds, \$4,500. Bank Stock owned—Lee, \$6,300; Adams, 6,400; Pittsfield, 4,500; Housatonic, 4,200. Loans on Bank Stock—On Lee, \$960.					
<i>Berkshire County Savings Bank.</i> —Public Funds—United States Bonds, \$298,000; Connecticut Bonds, 5,000. Loans on Public Funds—On United States Bonds, \$5,900. Bank Stock owned—Howard, \$3,200; Shawmut, 2,000; Blackstone, 4,000; Hadley Falls, 2,000; North, 3,500; Boston, 10,000; Merchants', 6,800; Atlantic, 4,500; Webster, 8,000; Revere, 16,000; Eagle, 8,000; Commerce, 8,000; Hide and Leather, 2,500; Chicopee, 6,000; Second, 6,720; Pittsfield, 4,650; Agricultural, 4,104; Adams, 254.27. Loans on Bank Stock—On 403 Pittsfield, \$45,500; on 30 Agricultural, 4,400. Railroad Bonds—Worcester and Nashua, \$10,000. Loans on Railroad Stock—On 10 Pittsfield and North Adams, \$300.					
<i>Stockbridge Savings Bank.</i> —Public Funds—Stockbridge, \$5,000; Adams, 2,000. Bank Stock owned—Pittsfield, \$6,990; First, Adams, 2,970.					
<i>Miners' Savings Bank.</i> —Public Funds—United States Bonds, \$3,036.82.					
<i>Braintree Savings Bank.</i> —Railroad Bonds—Eastern, \$1,011.25.					

	BROOKLINE.		CANTON.		COHASSET.		DEDHAM.		FOXBOROUGH.	
	Brookline Savings Bank.		Canton Institution for Savings.		Cohasset Savings Bank.		Dedham Institution for Savings.		Foxborough Savings Bank.	
Number of Depositors,	663		1,126		958		3,476		867	
Amount of Deposits,	\$81,216 42		\$276,491 32		\$362,069 20		\$1,039,940 40		\$209,319 27	
Number of Deposits during the year preceding,	1,773		865		474		1,786		2,334	
Amount of the same,	\$63,018 14		\$59,725 06		\$53,199 00		\$148,755 59		\$61,122 93	
Number of Deposits received during the year of and exceeding \$300 at one time,	31		38		46		118		26	
Amount of the same,	\$14,674 82		\$15,427 06		\$24,127 00		\$59,103 00		\$13,866 82	
Number of withdrawals during the year,	419		364		395		1,212		867	
Amount of the same,	\$26,164 86		\$46,179 18		\$46,348 02		\$144,462 33		\$37,103 04	
Number of accounts opened during the year,	361		239		121		420		147	
Number of accounts closed during the year,	100		134		83		309		81	
Amount of surplus on hand,	-		\$5,467 85		\$4,961 63		\$38,130 70		\$3,118 92	
Public Funds,	-		20,000 00		1,000 00		71,000 00		9,300 00	
Loans on public funds,	-		300 00		-		1,400 00		-	
Bank Stock,	\$28,426 00		8,900 00		57,000 00		43,809 50		5,500 00	
Loans on bank stock,	-		9,000 00		-		3,400 00		-	
Deposits in banks, bearing interest,	2,478 81		-		-		9,527 45		-	
Railroad Bonds,	-		16,000 00		30,000 00		42,361 25		-	
Loans on railroad stock,	-		-		-		-		-	
Invested in real estate,	-		2,725 50		-		-		-	
Loans on mortgage of real estate,	44,725 00		160,465 00		254,300 00		782,910 40		153,245 00	
Loans to county or town,	-		-		16,000 00		55,534 50		18,500 00	
Loans on personal security,	5,000 00		66,200 00		-		68,128 00		24,500 00	

Cash on hand,	\$1,564 20	\$2 45	\$8,730 83	—	\$3,117 05
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$3,000 00	6 per cent., \$15,020 01	6 per cent., \$19,782 48	6 per cent., \$56,816 69	6 per cent. \$10,779 70
Average annual per cent. of dividends ending at time of and including last extra,	—	7 per cent.	7 $\frac{1}{10}$ per cent.	6 $\frac{5}{10}$ per cent.	6 $\frac{1}{2}$ per cent.
Extra Dividend, how often declared,	Every 2 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	\$1,000 00	\$704 00	\$1,193 82	\$2,810 59	\$350 00

<i>Brookline Savings Bank.</i> —Bank Stock owned—Massachusetts, \$1,920; Atlantic, 3,450; National, 8,012.50; Eagle, 5,850; Union, 3,928.50; Columbian, 3,967.50; North, 1,297.50. Deposits in Bank bearing interest—First, Boston, \$2,478.81.	Market, 3,000; Merchants', 2,300; Republic, 2,200; Shawmut, 3,200; Tremont, 2,300; Washington, 1,000; Webster, 4,100. Railroad Bonds—Eastern, \$30,000.
<i>Canton Institution for Savings.</i> —Public Funds—United States Bonds, \$20,000. Loans on Public Funds—On United States Bonds, \$300. Bank Stock owned—Neponset, \$6,700; North, 1,700; Market, 500. Loans on Bank Stock—First, Easton, \$9,000. Railroad Bonds—Boston and Albany, \$6,000; Boston and Lowell, 5,000; Eastern, 5,000.	<i>Dedham Institution for Savings.</i> —Public Funds—United States Bonds, \$71,000. Loans on Public Funds—On United States Bonds, \$1,400. Bank Stock owned—Dedham, \$12,987.50; Howard, 4,094.50; Blackstone, 4,625; State, 1,451.50; Union, 620; Globe, 1,065; Traders', 1,542.50; People's, 5,930; Commerce, 5,711.50; Atlas, 5,782. Loans on Bank Stock—On Dedham, \$2,500; on Cambridge, 900. Deposits in Bank bearing interest—Dedham, \$9,527.45. Railroad Bonds—Worcester and Nashua, \$9,700; Old Colony, 5,068.75; Eastern, 27,592.50.
<i>Cohasset Savings Bank.</i> —Public Funds—Roxbury, \$1,000. Bank Stock owned—Atlas, \$3,000; Boston, 4,500; Columbian, 2,000; Eagle, 1,800; Hide and Leather, 2,500; Maverick, 1,300; North, 1,200; Revere, 6,000; State, 3,800; Union, 1,500; Blackstone, 2,000; City, 4,300; Continental, 4,000; Everett, 1,000;	<i>Forborough Savings Bank.</i> —Public Funds—United States Bonds, \$9,300. Bank Stock owned—Wrentham, \$700; Boylston, 1,500; Webster, 1,000; Hide and Leather, 1,500; Faneuil Hall, 800.

	FRANKLIN.		HYDE PARK.		MEDWAY.		QUINCY.		RANDOLPH.	
	Benjamin Franklin Savings Bank.		Hyde Park Savings Bank.		Medway Savings Bank.		Quincy Savings Bank.		Randolph Savings Bank.	
Number of Depositors,	548		386		490		3,049		1,772	
Amount of Deposits,	\$116,953 36		\$39,655 25		\$78,451 46		\$1,012,521 75		\$576,969 01	
Number of Deposits during the year preceding,	295		721		673		2,434		1,357	
Amount of the same,	\$78,105 98		\$47,428 60		\$73,613 37		\$236,243 90		\$148,542 74	
Number of Deposits received during the year of and exceeding \$300 at one time,	59		42		58		205		110	
Amount of the same,	\$35,541 29		\$21,736 38		\$32,058 27		\$110,466 00		\$61,523 37	
Number of withdrawals during the year,	227		478		465		1,966		828	
Amount of the same,	\$26,933 77		\$45,901 02		\$55,857 68		\$198,283 66		\$113,885 59	
Number of accounts opened during the year,	255		167		176		530		329	
Number of accounts closed during the year,	68		107		91		295		201	
Amount of surplus on hand,	\$3,446 42		\$558 30		-		\$16,839 57		\$6,000 31	
Public Funds,	1,815 00		-		-		93,000 00		16,000 00	
Loans on public funds,	-		-		-		11,400 00		2,400 00	
Bank Stock,	34,660 62		9,003 25		8,170 00		95,462 74		146,469 97	
Loans on bank stock,	-		-		-		26,500 00		15,700 00	
Deposits in banks, bearing interest,	-		-		3,140 19		4,343 74		85,000 00	
Railroad Bonds,	2,043 33		-		-		20,000 00		900 00	
Loans on railroad stock,	-		-		-		-		-	
Invested in real estate,	-		-		-		-		-	
Loans on mortgage of real estate,	66,175 00		29,561 40		55,449 13		716,233 81		200,450 00	
Loans to county or town,	-		-		-		18,000 00		41,500 00	
Loans on personal security,	10,505 00		-		11,479 16		26,200 00		66,000 00	

Cash on hand,	\$5,728 14	\$534 73	\$3,970 91	\$6,741 75	\$281 88
Rate and amount of ordinary dividends for last year,	{ 7 per cent., \$4,592 22	6 per cent., \$1,873 03	7 per cent., \$3,576 98	6 per cent., \$55,185 86	6 per cent. \$31,246 76
Average annual per cent. of dividends ending at time of and including last extra,	-	-	-	8 ³⁶ / ₁₀₀ per cent.	7 ¹ / ₂ per cent.
Extra Dividend, how often declared,	No extra.	Every 5 years.	No extra.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	\$500 00	\$450 00	\$300 00	\$3,500 00	\$600 00

<i>Benjamin Franklin Savings Bank.</i> —Public Funds—Bath, \$1,815. Bank Stock owned—Wrentham, \$1,620; Franklin, 2,600; Tremont, 2,173.37; Hide and Leather, 1,032.75; Howard, 1,702.50; Washington, 3,266; Elliot, 8,887.50; Market, 1,100; Revere, 1,326.50; Commerce, 2,500; Shoe and Leather, 1,137; Columbian, 1,845; North America, 1,680; Hamilton, 3,790.	<i>Hide Park Savings Bank.</i> —Bank Stock owned—Commerce, \$3,738.75; Freeman's, 1,741.50; Revere, 1,187.50; First, Newburyport, 2,335.50.	Deposit in Bank bearing interest—Granite, \$4,343.74. Railroad Bonds—Old Colony, \$20,000.
<i>Medway Savings Bank.</i> —Bank Stock owned—Holliston, \$5,040; Central, 3,130. Deposits in Banks bearing interest—Central, \$2,897.77; Shoe and Leather, 242.42.	<i>Quincy Savings Bank.</i> —Public Funds—United States Bonds, \$93,000. Loans on Public Funds—On United States Bonds, \$11,400. Bank Stock owned—Washington, \$844; Hide and Leather, 1,500; Elliot, 1,706.20; Exchange, 2,475.33; Webster, 2,000; Boston, 3,538.08; Atlas, 3,806.23; Merchants', 2,657.50; State, 2,800; North, 3,450; Traders, 3,555; North America, 6,925; Republic, 19,200; Manufacturers', 20,000; Granite, 10,605.38; Mount Wollaston, 10,600. Loans on Bank Stock—On 235 Manufacturers', \$23,500; on 30 Commerce, 3,000.	<i>Randolph Savings Bank.</i> —Public Funds—New Hampshire, \$1,000; Maine, 5,000; Portland, 10,000. Loans on Public Funds—On United States Bonds, \$2,400. Bank Stock owned—Atlas, \$5,835.75; Atlantic, 6,762.50; Blackstone, 11,675; Boston, 2,000; Continental, 5,000; Commonwealth, 6,569.75; Commerce, 5,380.62; City, 5,365; Exchange, 1,000; Elliot, 2,000; Everett, 3,596; Eagle, 5,336.37; Freeman's, 3,346; Howard, 3,153.75; Hide and Leather, 5,269.88; Market, 8,025; Merchants', 5,878; New England, 6,519.38; North, 5,474.13; North America, 5,337.50; Redemption, 9,200; Shoe and Leather, 6,440.60; State, 1,500; Shawmut, 3,245.25; Traders', 2,500; Tremont, 5,000; Union, 3,631.25; Webster, 1,000; City, Lynn, 6,578.12; Taunton, 2,500; Union, Weymouth, 1,300. Loans on Bank Stock—On 102 Central, Lynn, \$10,200; on 40 New England and 14 Old Boston, 5,500. Railroad Bonds—Eastern, \$10,000; Old Colony, 75,000. Loans on Railroad Stock—On Eastern, \$900.

	WEST ROXBURY.		WEYMOUTH.			ATTLEBOROUGH.	
	Jamaica Plain Savings Bank.	South Weymouth Savings Bank.	Weymouth Savings Bank.	East Weymouth Five Cents Savings Bank.		Attleborough Savings Bank.	
Number of Depositors,	91	729	2,377	219		912	
Amount of Deposits,	\$9,305 90	\$251,573 87	\$753,128 88	\$24,845 08		\$267,937 78	
Number of Deposits during the year preceding,	210	610	1,147	272		1,199	
Amount of the same,	\$12,250 41	\$74,693 54	\$96,818 20	\$18,667 01		\$133,082 46	
Number of Deposits received during the year of and exceeding \$300 at one time,	7	57	54	17		79	
Amount of the same,	\$3,687 00	\$34,763 41	\$29,463 43	\$8,993 00		\$44,882 27	
Number of withdrawals during the year,	32	261	870	45		690	
Amount of the same,	\$2,944 51	\$34,813 41	\$87,000 63	\$5,174 69		\$74,997 70	
Number of accounts opened during the year,	113	161	265	74		310	
Number of accounts closed during the year,	22	69	232	33		155	
Amount of surplus on hand,	-	\$7,136 18	\$29,030 53	\$68 82		-	
Public Funds,	-	-	20,200 00	2,000 00		-	
Loans on public funds,	-	-	-	-		-	
Bank Stock,	-	105,844 36	69,200 00	-		-	
Loans on bank stock,	-	-	-	-		-	
Deposits in banks, bearing interest,	\$587 33	3,143 40	-	2,200 24		\$1,161 20	
Railroad Bonds,	-	-	10,000 00	-		-	
Loans on railroad stock,	-	-	-	-		-	
Invested in real estate,	-	-	-	-		-	
Loans on mortgage of real estate,	7,600 00	116,759 66	476,232 00	20,300 00		169,785 00	
Loans to county or town,	-	-	1,000 00	-		32,000 00	
Loans on personal security,	-	32,638 43	189,544 00	-		69,350 00	

Cash on hand,	\$303 01	—	\$15,983 41	\$527 56	\$1,161 20
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$236 13	6 per cent., \$13,014 01	6 per cent., \$42,073 05	6 per cent., \$951 99	8 per cent. \$17,626 16
Average annual per cent. of dividends ending at time of and including last extra,	—	7 per cent.	7 ⁷ / ₁₀ per cent.	—	—
Extra Dividend, how often declared,	No extra.	Every 3 years.	Every 5 years.	Every 5 years.	No extra.
Annual Expenses of the institution,	—	\$700 00	\$1,200 00	\$80 98	\$200 00
<i>South Weymouth Savings Bank.</i> —Bank Stock owned—North America, \$6,530.25; Shawmut, \$11,853; Globe, \$,014.25; Tremont, \$,803.50; Elliot, \$,936.50; New England, \$,450.50; Redemption, \$12,910.25; Revere, \$,260; Howard, \$,2180; Columbian, \$,994.62; Commerce, \$,318.88; Boston, \$,922.99; Webster, \$,029.75; Eagle, \$,1,864; Continental, \$,382.75; Atlantic, \$,540.25; Merchants', \$,475.87; South Weymouth, \$,275. Deposits in Bank bearing interest—First, South Weymouth, \$3,143.40.					
<i>Weymouth Savings Bank.</i> —Public Funds—United States Bonds—\$20,200. Bank Stock owned—Weymouth, \$39,000; North, \$,1400; Merchants', \$,1200; Ex-					
change, \$1,500; Hide and Leather, \$7,500; Webster, \$2,700; Boston, \$2,700; Washington, \$,4000; Maverick, \$,200; Republic, \$,000; Traders', \$,4000. Railroad Bonds—Old Colony and Newport, \$10,000.					
<i>East Weymouth Five Cents Savings Bank.</i> —Public Funds—Charlestown Bonds, \$2,000.					
<i>Attleborough Savings Bank.</i> —Deposits in Bank bearing interest—Attleborough, \$1,161.20.					

	FAIRHAVEN.	FALL RIVER.			
	Fairhaven Institution for Savings.	Citizens' Savings Bank.	Fall River Savings Bank.	Fall River Five Cents Savings Bank.	Union Savings Bank.
Number of Depositors,	1,410	2,733	11,128	5,800	1,529
Amount of Deposits,	\$766,346 95	\$1,700,957 56	\$5,274,998 09	\$1,266,351 88	\$648,695 42
Number of Deposits during the year pre- ceding,	867	7,608	8,834	16,856	3,088
Amount of the same,	\$243,153 94	\$385,096 36	\$1,019,858 70	\$377,408 52	\$302,962 02
Number of Deposits received during the year of and exceeding \$300 at one time,	201	248	598	207	172
Amount of the same,	\$120,464 19	\$149,890 10	\$353,936 00	\$120,041 00	\$96,551 00
Number of withdrawals during the year,	1,049	3,155	6,476	3,607	1,989
Amount of the same,	\$90,076 03	\$454,068 17	\$1,170,038 54	\$447,265 79	\$276,438 13
Number of accounts opened during the year,	279	593	1,968	1,129	622
Number of accounts closed during the year,	100	670	2,357	1,074	573
Amount of surplus on hand,	\$18,730 15	\$22,031 50	\$85,000 00	—	—
Public Funds,	108,500 00	2,978 75	257,100 00	\$100,000 00	\$10,000 00
Loans on public funds,	1,308 98	—	—	—	—
Bank Stock,	206,520 00	285,891 50	666,600 00	170,700 00	32,590 00
Loans on bank stock,	8,081 94	—	—	—	1,000 00
Deposits in banks, bearing interest,	—	—	—	—	—
Railroad Bonds,	20,000 00	—	20,000 00	100,000 00	—
Loans on railroad stock,	15,000 00	—	—	—	—
Invested in real estate,	3,500 00	—	50,000 00	—	38,186 87
Loans on mortgage of real estate,	3,215 11	601,390 00	1,280,425 00	287,050 00	332,077 00
Loans to county or town,	8,500 00	—	142,000 00	—	5,000 00
Loans on personal security,	365,051 49	915,570 00	2,702,663 00	693,450 00	253,800 00

Cash on hand,	\$45,399 52	\$1,310 37	\$156,210 09	\$22,289 97	\$2,627 07
Rate and amount of ordinary dividends for last year,	7 per cent., \$46,493 45	7 per cent., \$116,783 53	7½ per cent., \$362,304 00	7 per cent., \$85,638 39	7 per cent. \$39,714 64
Average annual per cent. of dividends ending at time of and including last extra,	—	—	—	—	—
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	\$1,677 27	\$3,770 62	\$8,250 00	\$3,700 00	\$1,400 00

<i>Fairhaven Institution for Savings.</i> —Public Funds—United States Bonds, \$20,000; Dartmouth, 10,000; Portland 6,000; Bath, 10,000; Bangor, 13,000; Belfast, 6,500; Fairhaven, 43,000.	Second, Fall River, 15,000; Union, Fall River, 23,000; First, New Bedford, 50,000; Commerce, New Bedford, 25,000; Merchants', New Bedford, 22,000; Commerce, Boston, 33,500; North America, 40,000; Merchants', 16,000; Fanenil Hall, 40,000; Washington, 20,000; Elliot, 18,300; Howard, 30,000; Hide and Leather, 27,000; Webster, 27,500; First, 33,000; Revere, 40,000; Second, 23,200.
Loans on Public Funds—On \$1,400 United States Bonds, \$1,308.98.	<i>Fall River Five Cents Savings Bank.</i> —Public Funds—United States Bonds, \$100,000.
Bank Stock owned—Fairhaven, \$28,720; Mechanics', New Bedford, 6,800; Commerce, New Bedford, 2,100; First, New Bedford, 7,000; Commerce, 20,100; Elliot, 10,000; North, 5,600; Merchants', 8,000; Traders', 10,500; Webster, 21,500; Boston, 30,000; Republic, 8,000; State, 14,000; Howard, 15,200; Continental, 5,000; North America, 14,000.	Bank Stock owned—Atlantic, \$1,300; Atlas, 3,000; Blackstone, 12,000; Boston, 3,200; Broadway, 5,300; City, 10,000; Commerce, 1,000; Elliot, 1,500; Exchange, 4,000; First, New Bedford, 5,000; Hide and Leather, 7,500; Howard, 13,300; Maverick, 2,200; North America, 8,400; Revere, 10,000; Shawmut, 6,700; Webster, 3,000; First, Oxford, 2,000; Monument, 8,500; First, Chelsea, 30,000; First, Malden, 10,000; Metacomet, Fall River, 4,400; Union, Fall River, 5,000; Second, Fall River, 13,200.
Loans on Bank Stock—On 102 Fairhaven, \$6,414.74; on 11 Mechanics', New Bedford, 767.20; on 4 Commerce, 200; on 8 Webster, 700.	Railroad Bonds—Rutland, \$100,000.
Loans on Railroad Stock—On 180 Boston and Albany, \$15,000.	<i>Union Savings Bank.</i> —Public Funds—Fall River Bonds, \$10,000.
<i>Citizens' Savings Bank, Fall River.</i> —Public Funds—Fall River Bonds, \$2,978.75.	Bank Stock owned—Union, Fall River, \$16,940; Metacomet, 12,600; Pocasset, 3,050.
Bank Stock owned—First, \$25,000; Hide and Leather, 22,500; Commerce, 10,000; Maverick, 4,779; Howard, 14,000; Elliot, 7,900; Revere, 37,400; Merchants', 5,000; Redemption, 4,900; Second, Fall River, 18,000; Fall River, 9,712.50; Pocasset, 80,000; Metacomet, 28,700; Union, Fall River, 15,500; Railroad, Lowell, 2,500.	
<i>Fall River Savings Bank.</i> —Public Funds—United States Bonds, \$257,100.	
Bank Stock owned—Fall River, \$65,300; Massasoit, 42,200; Metacomet, 75,600;	

	NEW BEDFORD.		NORTH EASTON.		TAUNTON.	
	New Bedford Five Cents Savings Bank.	New Bedford Institution for Savings.	North Easton Savings Bank.	Bristol County Savings Bank.	Taunton Savings Bank.	
Number of Depositors,	10,526	17,327	834	8,557	3,799	
Amount of Deposits,	\$1,901,753 63	\$7,778,586 46	\$232,192 04	\$2,971,886 94	\$1,343,139 71	
Number of Deposits during the year preceding,	9,654	13,629	810	8,179	4,901	
Amount of the same,	\$425,339 41	\$1,761,961 01	\$65,764 27	\$1,098,186 84	\$572,412 39	
Number of Deposits received during the year of and exceeding \$300 at one time,	289	1,421	44	556	429	
Amount of the same,	\$172,200 49	\$847,672 35	\$23,206 14	\$351,369 00	\$223,917 00	
Number of withdrawals during the year,	6,694	15,163	442	6,673	2,643	
Amount of the same,	\$723,294 15	\$1,642,350 81	\$51,768 46	\$701,662 66	\$305,681 39	
Number of accounts opened during the year,	1,575	3,305	186	1,702	1,168	
Number of accounts closed during the year,	1,578	2,096	120	1,048	570	
Amount of surplus on hand,	\$29,358 19	\$161,397 35	\$4,309 44	\$52,000 00	\$6,808 55	
Public Funds,	222,000 00	2,602,909 75	25,705 00	60,000 00	4,080 00	
Loans on public funds,	1,800 00	86,435 00	—	2,100 00	4,600 00	
Bank Stock,	105,100 00	1,216,700 00	63,316 89	46,000 00	66,897 12	
Loans on bank stock,	4,613 00	41,530 00	16,000 00	5,850 00	5,500 00	
Deposits in banks, bearing interest,	—	84,556 68	4,000 00	—	—	
Railroad Bonds,	83,500 00	657,807 50	13,390 00	—	30,000 00	
Loans on railroad stock,	—	80,800 00	—	29,650 00	—	
Invested in real estate,	—	10,956 48	—	6,203 81	43,633 09	
Loans on mortgage of real estate,	364,483 52	58,712 27	65,438 75	2,090,767 02	798,163 04	
Loans to county or town,	400 00	528,905 00	—	30,100 00	—	
Loans on personal security,	326,819 75	2,492,962 26	44,320 97	787,284 24	428,546 36	

Cash on hand,		\$34,178 04	\$4,329 87	\$7,971 93	\$12,426 32
Rate and amount of ordinary dividends for last year,	{	7 per cent., \$508,683 02	7 per cent., \$14,623 74	7 per cent., \$188,329 12	7 per cent., \$76,936 66
Average annual per cent. of dividends ending at time of and including last extra,		No extra.	No extra.	No extra.	No extra.
Extra Dividend, how often declared,		\$14,852 33	\$500 00	\$6,200 00	\$3,500 00
Annual Expenses of the institution,		No extra.	No extra.	No extra.	No extra.

New Bedford Fire Cents Savings Bank.—Public Funds—U. S. Bonds, \$222,000. Loans on Public Funds—On United States Bonds, \$1,800. Bank Stock owned—First, Boston, \$10,000; Third, Springfield, 10,000; Merchants', New Bedford, 49,400; Revere, 16,000; Franklin, 3,000; First, New Bedford, 2,000; Commerce, New Bedford, 200; Merchants', 10,000; Tremont, 2,500; State, 2,000. Loans on Bank Stock—On 5 Commerce, 10 Merchants', 8 Mechanics', 10 First, all of New Bedford, and 5 Union, 11 Metacomet, and 5 Massasoit, all of Fall River, \$4,613. Railroad Bonds—Mansfield and Framingham, \$33,500; Eastern, 50,000.*

New Bedford Institution for Savings.—Public Funds—United States Bonds, \$500,000; Massachusetts, 27,000; New Hampshire, 15,000; Connecticut, 1,000; Boston, 108,955; Lynn, 100,000; Fall River, 49,000; Chelsea, 84,450; New Bedford, 611,355; Springfield, 269,490; Salem, 50,000; Taunton, 19,725; Worcester, 175,000; Dover, 19,000; Concord, 5,000; Manchester, 20,000; Burlington, 27,290.25; Middletown, 63,475; Hartford, 36,760; Newport, 7,000; Bath, 42,165; Portland, 35,782.50; Augusta, 4,320; Bangor, 87,000; Rockland, 44,922; Sagadahoc, 27,750; Roxbury, 6,430; Charlestown, 100,000; Meriden, 50,000; Norwalk, 10,000; Somerville, 10,000. Loans on Public Funds—On United States Bonds, \$76,435; Boston, 10,000.

Bank Stock owned—Merchants', New Bedford, \$109,600; First, 165,600; Commerce, N. B., 100,000; Mechanics', 100,000; Hide and Leather, 40,000; Boston, 14,300; Howard, 13,300; Exchange, 2,000; Commerce, 53,300; Second, 42,600; North America, 38,000; Maverick, 10,000; Republic, 38,500; First, 23,000; Merchants', 22,500; Eliot, 8,300; Massachusetts, 27,000; Atlas, 36,000; North, 22,100; City, 2,700; Tremont, 34,300; Hamilton, 8,300; Shawmut, 13,500; Continental, 25,000; Eagle, 14,800; Union, 2,400; State, 8,200; Traders', 13,000; Columbian, 26,000; Webster, 12,000; Revere, 52,500; Washington, 13,000; Shoe and Leather, 12,600; New England, 2,700; Commonwealth, 10,000; Monument, 10,000; First, Chelsea, 20,000; So. Reading, 7,000; Fall River, 20,000; Metacomet, 25,000; First, Malden, 15,000; Fairhaven, 3,600; Railroad, Lowell, 9,000; Third, Springfield, 20,000.

Loans on Bank Stock—On 40 Mechanics', N. B., \$1,350; on 10 First, 1,000; on 20 Commerce, 600; on 92 Merchants', 7,710; on 15 Falmouth, 870; on 300 First, Eastern, 20,000; on 100 Third, Springfield, 10,000.

Deposits in Banks bearing interest—Merchants', N. B., \$4,547.70; First, N. B., 2,628.54; Commerce, N. B., 4,326.27; Mechanics', N. B., 4,522.50; Massachusetts, 38,531.67; Third, Springfield, 30,000.

Railroad Bonds—Boston and Albany, \$550,000; Eastern, 50,000; New Bedford and Taunton, 57,807.50. Loans on Railroad Stock and Bonds—On 203 Boston and Albany, \$13,550; on 30 Nashua and Lowell, 3,000; on 185 Taunton Branch, 20,000; on 325 New Bedford, 29,500; on 150 Pittsfield and No. Adams, 12,750; on New Bedford and Taunton R. R. Bonds, 2,000.

North Eastern Savings Bank.—Public Funds—New Hampshire, \$2,000; Taunton, 1,000; Bath, 2,000; Portland, 13,745; Bangor, 6,960. Bank Stock owned—Neponset, \$8,100; Redemption, 4,789; First, Eastern, 10,690; Shoe and Leather, 3,395; State, 2,693.75; City, 2,765.63; Atlas, 2,878.13; New England, 3,450; Bristol County, 4,560; Traders', 3,632.75; Taunton, 920.50; Tremont, 3,137.50; Hide and Leather, 5,725; Market, 2,750; Eagle, 2,255; North, 1,574.63. Loans on Bank Stock—On First, Eastern, \$16,000, Deposit in Bank bearing interest—First, Eastern, \$4,000. Railroad Bonds—Old Colony, \$13,390.

Bristol County Savings Bank.—Public Funds—United States Bonds, \$60,000. Loans on Public Funds—On United States Bonds, \$2,100. Bank Stock owned—Mechanists', Taunton, \$13,600; Bristol County, Taunton, 4,400; Fairhaven, 4,000; Boston, 4,000; First, Boston, 10,000; Third, Springfield, 10,000. Loans on Bank Stock—On 2 Bristol County, \$200; on 5 Hide and Leather, 500; on 15 Taunton, 2,000; on 21 State, 2,000; on 6 Boston, 600; on 5 Machinists', 550. Loans on Railroad Stock and Bonds—On 20 Boston and Maine, \$1,650; on \$10,000 Boston Clinton and Fitchburg, \$10,000; on \$20,000 Fitchburg and Worcester, \$18,000.

Taunton Savings Bank.—Public Funds—Bangor, \$4,080. Loans on Public Funds—On United States Bonds, \$4,600. Bank Stock owned—Merchants', \$27,200; First, New Bedford, 2,211.01; Atlas, 6,208.61; City, 11,362.50; Taunton, 14,250; Bristol County, 4,405; Machinists', 1,260. Loans on Bank Stock—On 8 Taunton and 2 Bristol County, \$1,000; On 43 Taunton, 4,500. Railroad Bonds—Cape Cod, \$30,000.

	ABINGTON.	BRIDGEWATER.	EAST ABINGTON.	E. BRIDGEWATER.	HINGHAM.
	Abington Savings Bank.	Bridgewater Savings Bank.	East Abington Savings Bank.	East Bridgewater Savings Bank.	Hingham Institution for Savings.
Number of Depositors,	2,648	447	1,080	303	3,739
Amount of Deposits,	\$787,331 89	\$90,124 02	\$278,084 49	\$47,998 43	\$1,422,553 10
Number of Deposits during the year preceding,	1,429	831	1,035	500	1,615
Amount of the same,	\$132,605 81	\$80,901 56	\$128,149 83	\$36,235 54	\$161,861 21
Number of Deposits received during the year of and exceeding \$300 at one time,	116	62	90	22	156
Amount of the same,	\$60,625 00	\$32,222 26	\$52,343 00	\$9,050 00	\$77,202 00
Number of withdrawals during the year,	1,145	164	567	146	1,328
Amount of the same,	\$125,295 00	\$16,579 48	\$71,334 73	\$12,481 50	\$137,154 69
Number of accounts opened during the year,	367.	333	358	171	385
Number of accounts closed during the year,	258	65	146	51	271
Amount of surplus on hand,	\$10,106 58	\$1,693 24	\$1,603 45	\$1,211 88	\$19,093 16
Public Funds,	84,000 00	—	—	3,263 40	142,800 00
Loans on public funds,	17,550 00	—	860 00	—	1,000 00
Bank Stock,	70,050 00	17,048 99	63,328 35	5,861 75	143,100 00
Loans on bank stock,	4,520 00	1,250 00	2,200 00	—	1,870 00
Deposits in banks, bearing interest,	2,807 77	—	—	—	—
Railroad Bonds,	80,000 00	—	2,049 00	7,052 50	25,000 00
Loans on railroad stock,	—	—	—	—	3,200 00
Invested in real estate,	—	—	—	—	1,921 03
Loans on mortgage of real estate,	385,780 00	54,050 00	185,337 12	26,760 34	1,012,060 13
Loans to county or town,	70,000 00	—	—	400 00	25,000 00
Loans on personal security,	90,077 75	17,700 00	28,005 00	5,641 32	80,875 00

Cash on hand,	\$363 78	\$1,768 27	—	\$327 37	\$4,820 10
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$43,194 93	7 per cent., \$2,495 21	6 per cent., \$13,158 67	6 per cent., \$1,460 75	6 per cent., \$79,013 33
Average annual per cent. of dividends ending at time of and including last extra,	7½ per cent.	—	6¼ per cent.	—	8¼ per cent.
Extra Dividend, how often declared,	Every 5 years.	No extra.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	\$1,500 00	\$248 45	\$450 00	\$150 00	\$2,507 28

<p><i>Abington Savings Bank.</i>—Public Funds—United States Bonds, \$14,000; Charlestown, 20,000; Bangor, 20,000; Bath, 10,000; Meriden, 20,000.</p> <p>Loans on Public Funds—On United States Bonds, \$15,800; on Worcester Bonds, 1,750.</p> <p>Bank Stock owned—Boston, \$4,100; Eliot, 3,400; Howard, 15,600; Traders', 3,300; Webster, 2,300; Hide and Leather, 3,800; Republic, 4,500; Globe, 6,282.50; Blackstone, 5,757.50; Redemption, 2,820; First, Adams, 4,000; Abington, 14,810.</p> <p>Deposits in Bank bearing interest—Blackstone, \$2,807.77.</p> <p>Railroad Bonds—Old Colony, \$27,000; Eastern, 53,000.</p> <p><i>Bridgewater Savings Bank.</i>—Bank Stock owned—Suffolk, \$1,036.25; Blackstone, 8,709.62; Merchants', 663.37; Washington, 444; Shoe and Leather, 2,161.25; Boylston, 1,650; Eagle, 1,360.50; Globe, 1,024.</p> <p>Loans on Bank Stock—On 10 Bristol County, \$1,250.</p> <p><i>East Abington Savings Bank.</i>—Loans on Public Funds—On United States Bonds, \$860.</p> <p>Bank Stock owned—Hide and Leather, \$4,832.50; Traders', 4,487; Revere, 11,644.25; Webster, 8,280.60; Howard, 7,425.50; Eliot, 1,112.75; State, 6,880.25; Continental, 7,675; Market, 5,577.25; Atlantic, 5,400.25.</p> <p>Loans on Bank Stock—On 21 Granite, \$2,200.</p> <p>Railroad Bonds—Connecticut and Passumpsic River, \$2,049.</p>	<p><i>East Bridgewater Savings Bank.</i>—Public Funds—Rockland, 455; Fall River, 1,903.40.</p> <p>Bank Stock owned—Market \$1,167.50; City, 2,276.75; Shawmut, 1,167.50; Hamilton, 1,250.</p> <p>Railroad Bonds—Old Colony, \$2,002.50; Eastern, 5,050.</p> <p><i>Hingham Institution for Savings.</i>—Public Funds—United States Bonds, \$137,800; Rhode Island, 5,000.</p> <p>Loans on Public Funds—On United States Bonds, \$1,000.</p> <p>Bank Stock owned—Hingham, \$15,000; Union, Weymouth, 2,800; Abington, 1,500; Old Colony, 1,600; Merchants', 7,500; Globe, 3,000; Union, 5,000; State, 2,600; Hamilton, 4,200; Eagle, 10,000; Suffolk, 2,300; Commerce, 11,000; North America, 8,000; Atlas, 7,500; Atlantic, 3,800; Shoe and Leather, 5,000; New England, 2,000; City, 3,200; Market, 3,600; Tremont, 8,000; Webster, 5,000; First, Boston, 5,000; Revere, 15,000; Republic, 7,500; First, Chelsea, 3,000.</p> <p>Loans on Bank Stock—On 10 Webster and 3 Hingham, \$1,170; on 10 Hingham, 700.</p> <p>Railroad Bonds—Boston and Albany, \$10,000; Boston and Lowell, 10,000; Eastern, 5,000.</p> <p>Loans on Railroad Stock—On 6 Boston and Providence, \$500; on 9 Boston and Albany, 800; on 10 Eastern, 900; on 2 Boston and Providence, 4 Eastern, and 5 Boston and Albany, 1,000.</p>
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	MIDDLEBOROUGH.		N. BRIDGEWATER.		PLYMOUTH.		SCITUATE.	
	Middleborough Savings Bank.		North Bridgewater Savings Bank.		Plymouth Savings Bank.	Plymouth Five Cents Savings Bank.	Scituate Savings Bank.	
Number of Depositors,	232		2,317		6,785	2,387	393	
Amount of Deposits,	\$21,952 80		\$528,793 95		\$1,922,650 90	\$459,082 51	\$145,941 77	
Number of Deposits during the year preceding,	326		2,378		2,439	1,558	167	
Amount of the same,	\$21,952 80		\$242,043 81		\$212,320 34	\$88,797 59	\$20,190 00	
Number of Deposits received during the year of and exceeding \$300 at one time,	23		105		176	77	12	
Amount of the same,	\$9,780 00		\$51,476 11		\$78,105 25	\$35,613 81	\$8,017 00	
Number of withdrawals during the year,	3		1,586		2,445	665	191	
Amount of the same,	\$100 00		\$212,270 64		\$228,326 48	\$70,744 89	\$23,437 52	
Number of accounts opened during the year,	232		593		677	338	58	
Number of accounts closed during the year,	2		466		541	177	27	
Amount of surplus on hand,			\$3,284 10		\$93,777 39	\$10,326 22	\$1,626 68	
Public Funds,	-		642 50		349,696 25	52,000 00	-	
Loans on public funds,	\$500 00		-		11,300 00	1,900 00	-	
Bank Stock,	-		33,922 00		440,975 00	25,000 00	17,757 25	
Loans on bank stock,	-		-		12,800 00	2,697 00	-	
Deposits in banks, bearing interest,	-		-		-	-	-	
Railroad Bonds,	-		-		148,880 00	55,000 00	-	
Loans on railroad stock,	-		-		22,900 00	-	-	
Invested in real estate,	-		-		9,900 00	2,900 00	-	
Loans on mortgage of real estate,	5,800 00		334,462 45		722,020 00	264,390 00	100,767 00	
Loans to county or town,	7,000 00		-		121,000 00	22,000 00	13,670 00	
Loans on personal security,	7,100 00		147,307 41		160,618 70	34,890 00	9,568 23	

Cash on hand,	\$418 04	\$15,744 09	\$8,634 58	\$2,067 05
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$253 70	6 per cent., \$28,280 60	6 per cent., \$24,774 42	7 per cent. \$9,682 03
Average annual per cent. of dividends ending at time of and including last extra,	—	—	—	—
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	\$85 71	\$1,500 00	\$1,440 27	\$300 00

Middleborough Savings Bank.—Loans on Public Funds—On United States Bonds, \$500.
Commenced business, May, 1873.

North Bridgewater Savings Bank.—Public Funds—United States Bonds, \$642.50.
Bank Stock owned—First, Chelsea, \$12,971.50; Eliot, 12,675.75; Blackstone, 2,745.50; Redemption, 1,053; New England, 728; Exchange, 173.25; First, Malden, 2,500; First, Randolph, 1,075.

Plymouth Savings Bank.—Public Funds—United States Bonds, \$70,000; Massachusetts, 15,000; Rhode Island 12,000; Maine, 17,705; Salem, 10,000; Cambridge, 7,000; Hartford, 4,662.50; Charlestown, 14,733.75; Portland, 11,100; Meriden, 26,230; Newburyport, 5,000; Plymouth, 12,300; New London, 50,000; Holyoke, 46,750; Fall River, 47,195.
Loans on Public Funds—On United States Bonds, \$11,300.
Bank Stock owned—State, \$13,000; Merchants', 21,375; Plymouth, 21,800; Old Colony, 25,200; Bristol County, 17,100; Hingham, 5,700; Market, 10,240; Traders', 6,800; City, 8,400; Suffolk, 6,200; North, 900; Massachusetts, 9,292.50; Second, Boston, 27,000; Tremont, 19,500; Atlantic, 3,690; Eagle, 8,000; Old Boston, 5,450; New England, 8,600; Boylston, 6,000; Exchange, 12,190; Abington, 1,500; Commerce, 14,400; North America, 12,000; Railroad, 11,000; Globe, 2,900; Freeman's, 2,800; Shawmut, 8,950; Union, 10,000; Atlas, 23,400; Hamilton, 5,300; Boston, 13,567.50; Webster, 10,000; Blackstone, 4,320; Columbian, 4,200; Howard, 5,400;

Revere, 16,000; Republic, 18,800; Commonwealth, 10,000; Third, Springfield, 10,000; Manufacturers', 10,000; First Ward, 10,000.
Loans on Bank Stock—Bristol County, \$1,500; Old Colony and Plymouth, 1,200; Plymouth, 5,900; Old Colony, 4,200.
Loans on Railroad Stock—Boston and Albany, \$2,500; Old Colony, 2,700; Vermont and Mass., Cheshire and Old Colony, 17,700.

Plymouth Five Cents Savings Bank.—Public Funds—Maine, \$20,000; New Hampshire, 6,000; New London, 12,000; Portland, 11,000; Bangor, 2,000; Bath, 1,000.
Loans on Public Funds—On United States Bonds, \$1,050; Plymouth, 850.
Bank Stock owned—Commonwealth, \$5,000; Atlas, 2,500; Webster, 2,500; Old Colony, 2,500; First Ward, 2,100; Revere, 2,000; Republic, 1,500; Plymouth, 1,500; Merchants', 1,000; City, 1,000; Commerce, 1,000; Third, Springfield, 1,000; North, 600; Shoe and Leather, 500; Collateral Loan Company, 300.
Loans on Bank Stock—Plymouth, \$2,472; on 7 Old Colony, 225.
Railroad Bonds—Old Colony, \$29,000; Eastern, 21,000; Cheshire, 4,000; Boston and Maine, 1,000.

Scituate Savings Bank.—Bank Stock owned—Boston, \$7,050; Merchants', 1,060; North, 1,225.50; Blackstone, 1,011.25; Howard, 1,600; Shawmut, 1,262.50; Washington, 415; State, 550; Monument, Charlestown, 971; Plymouth, 1,300; Hingham, 1,312.

	SOUTH SCITUATE.		WAREHAM.		BARNSTABLE.		HARWICH.		HYANNIS.	
	South Scituate Savings Bank.		Wareham Savings Bank.		Barnstable Savings Bank.		Cape Cod Five Cents Savings Bank.		Hyannis Savings Bank.	
Number of Depositors,	1,079	1,677			3,868		2,296		1,491	
Amount of Deposits,	\$364,359 87	\$551,042 29			\$1,502,572 74		\$443,669 91		\$446,955 64	
Number of Deposits during the year preceding,	358	1,102			1,584		1,246		1,435	
Amount of the same,	\$34,608 91	\$129,900 66			\$243,925 73		\$152,179 05		\$162,415 93	
Number of Deposits received during the year of and exceeding \$300 at one time,	33	133			251		105		162	
Amount of the same,	\$15,679 75	\$73,513 67			\$154,197 55		\$55,961 79		\$88,350 71	
Number of withdrawals during the year,	361	759			1,204		836		618	
Amount of the same,	\$33,500 77	\$85,033 32			\$161,963 55		\$107,789 38		\$101,581 47	
Number of accounts opened during the year,	90	372			502		435		353	
Number of accounts closed during the year,	64	106			297		245		172	
Amount of surplus on hand,	\$9,644 71	\$26,355 08			\$18,658 16		—		\$2,005 36	
Public Funds,	10,850 00	—			—		\$10,700 00		—	
Loans on public funds,	—	—			—		—		1,250 00	
Bank Stock,	51,700 00	196,231 59			285,950 00		36,760 83		107,644 50	
Loans on bank stock,	—	11,350 00			1,975 00		—		2,050 32	
Deposits in banks, bearing interest,	—	—			3,480 22		6,024 19		—	
Railroad Bonds,	—	14,910 05			—		10,000 00		15,000 00	
Loans on railroad stock,	—	9,000 00			200 00		—		756 00	
Invested in real estate,	—	—			4,000 00		—		—	
Loans on mortgage of real estate,	250,271 21	215,100 00			826,446 24		83,647 32		177,447 47	
Loans to county or town,	6,432 00	5,000 00			14,045 00		19,600 00		4,000 00	
Loans on personal security,	49,689 00	120,787 48			389,205 67		298,243 30		163,422 12	

Cash on hand,	\$5,062 37	\$5,018 25	\$1,708 81	\$611 76	\$1,341 72
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$21,141 49	7 per cent., \$33,800 07	7 per cent., \$94,092 76	6 per cent., \$24,806 91	7 per cent., \$28,063 89
Average annual per cent. of dividends ending at time of and including last extra,	7½ per cent.	No extra.	No extra.	No extra.	Every 5 years.
Extra Dividend, how often declared,	Every 5 years.	\$1,401 56	\$3,000 00	\$1,450 00	\$1,481 45
Annual Expenses of the institution,	\$800 00				

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<i>South Scituate Savings Bank</i> .—Public Funds—United States Bonds, \$10,850. Bank Stock owned—Eleventh Ward, \$4,000; Revere, 6,500; Traders', 2,800; Eagle, 2,300; Commerce, 4,000; Globe, 300; Union, 1,000; Columbian, 3,200; Shawmut, 1,300; Eliot, 800; Howard, 1,400; Union, Weymouth, 2,700; New England, 1,000; Massachusetts, 500; Hamilton, 1,500; City, 2,300; North, 4,500; Washington, 1,600; Second, 1,700; Webster, 2,000; Hingham, 2,800; Atlantic, 1,000; Union Market, Watertown, 1,000; Merchants', 1,500.					
<i>Wareham Savings Bank</i> .—Bank Stock owned—Wareham, \$25,846.50; Andover, 500; Merchants', N. B., 2,500; Falmouth, 5,194.50; City, Boston, 5,000; Revere, 6,473; Commerce, 6,770.75; Eleventh Ward, 8,186.75; Boylston, 14,203.50; Atlas, 11,328.25; Atlantic, 14,477.75; Shawmut, 10,000; North America, 9,225; Webster, 10,541.25; Eagle, 10,591.50; Blackstone, 12,991.26; Suffolk, 11,624.38; Merchants', 11,230.95; Shoe and Leather, 6,600; Second, 7,246.25; First, 2,000; Republic, 3,000; Exchange, 700. Loans on Bank Stock—On Atlantic, \$10,000; Merchants', New Bedford, 1,350. Railroad Bonds—Old Colony, \$14,910.05.					
<i>Barnstable Savings Bank</i> .—Bank Stock owned—First, Yarmouth, \$15,600; Old Colony, Plymouth, 6,000; Bay State, Lawrence, 1,500; Atlantic, 5,500; Atlas, 1,000; Blackstone, 22,400; Boston, 6,600; City, 4,300; Continental, 5,000; Commerce, 18,400; Eleventh Ward, 10,000; Eliot, 11,900; First, 10,000; Globe, 3,500; Hamilton, 1,600; Howard, 2,000; Hide and Leather, 1,000; Massachusetts, 6,250; Merchants', 16,400; Market, 7,700; North America, 12,000; Redemption, 2,500; New England, 4,500; North, 3,500; Revere, 20,000; Republic, 21,600; Eagle, 1,000;					

Shawmut, 14,300; Second, 8,800; State, 300; Traders', 2,200; Suffolk, 4,100; Tremont, 19,300; Union, 3,000; Webster, 8,500; Washington, 3,700.

Loans on Bank Stock—On First, Hyannis, \$1,750; on First, Yarmouth, 225.

Deposits in Bank bearing interest—Traders', \$3,480.22.

Loans on Railroad Stock—On Old Colony, \$200.

Cape Cod Five Cents Savings Bank.—Public Funds—United States Bonds, \$1,000; Brewster, 9,700.
Bank Stock owned—Cape Cod, \$15,671.75; Shawmut, 2,601.58; Yarmouth, 1,537.50; Republic, 1,950; Eleventh Ward, 5,000.

Deposits in Bank bearing interest—Shawmut, \$6,024.19.

Railroad Bonds—Cape Cod, \$10,000.

Hyannis Savings Bank.—Loans on Public Funds—On United States Bonds, \$1,250.
Bank Stock owned—Suffolk, \$8,843.25; Atlantic, 9,306.75; State, 1,592.75; Columbian, 387.37; Atlas, 11,428; Commerce, 26,473.25; Continental, 7,348; Traders', 4,204.38; City, 3,839; Eagle, 762; Shawmut, 2,016.50; Monument, 5,100; First, Malden, 1,856.25; Webster, 1,750.25; Blackstone, 735; Hamilton, 7,563.25; Howard, 1,115.50; Shoe and Leather, 435.25; Market, 1,163.25; North America, 793; Republic, 1,320; Globe, 6,300; Revere, 3,307.50.

Loans on Bank Stock—On 5 First, Yarmouth, and 5 Cape Cod, \$800; On 15 First, Hyannis, \$1,250.32.
Railroad Bonds—Cape Cod, \$15,000.

* Loans on Railroad Stock—On Old Colony, \$756.

	PROVINCETOWN.		SANDWICH.		WELLFLEET.		NANTUCKET.		EDGARTOWN.	
	Seamen's Savings Bank.		Sandwich Savings Bank.		Wellfleet Savings Bank.		Nantucket Institution for Savings.		Dukes County Savings Bank.	
Number of Depositors,	1,851		511		1,007		1,630		27	
Amount of Deposits,	\$574,515 05		\$84,771 98		\$305,187 99		\$584,857 73		\$1,731 58	
Number of Deposits during the year preceding,	1,147		400		665		1,389		25	
Amount of the same,	\$120,823 32		\$20,781 39		\$100,953 31		\$162,106 23		\$1,497 58	
Number of Deposits received during the year of and exceeding \$300 at one time,	109		12		106		120		-	
Amount of the same,	\$55,347 98		\$5,437 00		\$61,134 62		\$70,589 24		-	
Number of withdrawals during the year,	863		195		433		1,487		4	
Amount of the same,	\$82,864 86		\$13,602 34		\$55,458 35		\$114,458 32		\$178 20	
Number of accounts opened during the year,	374		103		327		195		17	
Number of accounts closed during the year,	212		55		235		168		1	
Amount of surplus on hand,	\$10,666 19		\$5,635 49		\$8,901 26		\$6,713 83		\$5 02	
Public Funds,	89,500 00		3,675 67		-		38,900 00		-	
Loans on public funds,	-		1,000 00		-		1,625 00		-	
Bank Stock,	62,000 00		-		164,972 54		124,600 00		-	
Loans on bank stock,	-		-		200 00		1,527 54		-	
Deposits in banks, bearing interest,	-		-		-		3,535 06		-	
Railroad Bonds,	85,500 00		-		19,852 61		-		-	
Loans on railroad stock,	-		-		-		450 00		-	
Invested in real estate,	3,191 72		-		-		3,575 00		-	
Loans on mortgage of real estate,	100,764 00		66,074 00		24,475 00		393,339 37		-	
Loans to county or town,	200,075 00		-		17,875 00		-		600 00	
Loans on personal security,	68,568 67		20,625 00		84,642 00		14,795 55		825 00	

Cash on hand,	\$6,300 91	\$23 71	\$1,937 14	\$9,256 58	\$303 28
Rate and amount of ordinary dividends for last year,	{ 7 per cent., \$32,245 70	6½ per cent., \$4,688 72	7 per cent., \$16,802 84	6½ per cent., \$34,247 24	6 per cent., \$40 74
Average annual per cent. of dividends ending at time of and including last extra, . .	7½ per cent.	No extra.	No extra.	No extra.	No extra.
Extra Dividend, how often declared, . . .	Annually.	\$213 80	\$700 00	\$2,222 26	\$28 38
Annual Expenses of the institution, . . .	\$2,000 00				

Seamen's Savings Bank.—Public Funds—United States Bonds—\$10,000; Chelsea, 50,000; Charlestown, 25,000; Bangor 2,000; Bath, 1,500; Portland, 1,000. Bank Stock owned—Boston, \$12,600; Republic, 10,000; Freeman's 8,000; North America, 1,300; Provincetown, 2,800; Chelsea, 5,000; City, 1,000; Second, 1,700; Howard, 1,500; Shawmut, 800; Revere, 7,000; Blackstone, 200; State, 10,100. Deposits in Bank bearing interest—First, Provincetown, \$140. Railroad Bonds—Old Colony, \$55,000; Cape Cod, 25,000; Cheshire, 5,500.

Sandwich Savings Bank.—Public Funds—Bath, \$3,675.67.

Wellfleet Savings Bank.—Bank Stock owned—Central, \$7,608.75; Continental, 8,609.50; Third, 5,226.92; Atlas, 15,093.75; Commerce, 1,042.25; Hide and Leather, 5,042.75; Elliot, 3,163.25; Globe, 5,469.25; Revere, 2,997.12; Blackstone, 6,233; Webster, 3,763.75; Tremont, 11,608.25; Provincetown, 2,531.50; Freeman's, 7,436.50; Faneuil Hall, 4,933; Traders', 1,265; Howard, 1,723.75; Union, 2,773.25; Old Boston, 3,675; Suffolk, 3,612.50; State, 9,800.75; Hamilton, 3,632.25; Merchants', 5,924.50; Shawmut, 11,400.25; North, 4,210.62; Republic, 18,944.87; Redemption, 5,659.25. Loans on Bank Stock—On 2 Provincetown, \$200.

Nantucket Institution for Savings.—Public Funds—United States Bonds, \$30,298; Bath, 7,702; Rockland, 900. Loans on Public Funds—On United States Bonds, \$750; New Hampshire, 500; Chicago Water Loan, 375. Bank Stock owned—Atlas, \$7,500; Old Boston, 1,500; City, 2,400; North America, 9,100; Continental, 2,400; Commerce, 4,000; Exchange, 3,000; Eagle, 1,400; Faneuil Hall, 7,000; Howard, 800; Merchants', 2,300; North, 1,000; New England, 600; Revere, 20,000; Shoe and Leather, 9,000; State, 5,700; Shawmut, 1,300; Traders', 4,500; Tremont, 4,800; Union, 700; Washington, 2,500; Webster, 7,500; Mercantile Savings, 200; First, Lynn, 2,600; First, New Bedford, 2,000; Commerce, 3,000; Pacific, 17,800. Loans on Bank Stock—On 13 Pacific, \$1,300; on 5 Commerce, New Bedford, 227.54. Deposits in Banks bearing interest—North, \$2,890.12; New England, 644.94. Loans on Railroad Stock—On 6 Boston and Albany, \$450.

AGGREGATES.

	1873. One hundred and seventy-five Savings Banks.	1872. One hundred and seventy-two Savings Banks.
Number of Depositors,	666,229	630,246
Amount of Deposits,	\$202,195,343 70	\$184,797,313 92
Number of Deposits during the last year,	695,327	702,138
Amount of the same,	\$58,846,558 14	\$58,034,129 72
Number of Deposits during the last year of and exceeding \$300 at one time, .	40,026	44,514
Amount of the same,	\$23,455,059 31	\$26,201,563 68
Number of withdrawals during the last year,	454,787	389,382
Amount of the same,	\$50,458,340 21	\$43,895,674 16
Number of accounts opened during the last year,	142,051	148,612
Number of accounts closed during the last year,	96,570	88,378
Amount of surplus on hand,	\$3,159,593 12	\$3,045,247 21
Public Funds,	17,530,639 81	21,998,497 39
Loans on public funds,	1,123,214 93	1,680,283 28
Bank Stock,	21,733,490 44	16,972,805 21
Loans on bank stock,	1,572,687 89	1,521,715 55
Deposits in banks, bearing interest, .	2,367,824 57	1,729,486 79
Railroad Bonds,	6,098,435 68	4,602,567 24
Loans on railroad stock,	495,237 66	545,020 66
Invested in real estate,	2,273,749 53	1,968,435 80
Loans on mortgage of real estate, .	100,406,767 16	89,684,246 17
Loans to counties, cities and towns, .	14,722,283 32	12,464,761 52
Loans on personal security,	35,260,386 13	33,329,244 27
Cash on hand,	2,125,490 19	1,657,499 45
Average rate of ordinary dividends for the last year,	6 $\frac{1}{7}$ per cent.	6 $\frac{1}{15}$ per cent.
Aggregate amount of ordinary divi- dends for the last year,	\$10,807,906 06	\$9,622,775 26
Annual Expenses of the institutions, .	547,518 83	469,681 80

The amount of investment in United States bonds is \$9,215,429.72; in state, city and town bonds, \$8,315,210.09.

Statements made to the Commissioner of Savings Banks, in accordance with the provisions of the Acts establishing the several Trust Companies and the Collateral Loan Company of Boston.

CHAPIN BANKING AND TRUST COMPANY,

NOVEMBER 1, 1873.

Capital Stock,	\$500,000 00
Deposits,	780,883 42
Number of depositors,	186
Loans on notes of corporations,	\$200,408 92
Loans on notes of individuals,	955,255 34
Cash on deposit,	142,543 13
Cash in office, including cash items,	140,713 28

NORTHAMPTON LOAN AND TRUST COMPANY,

NOVEMBER 1, 1873.

Capital Stock,	\$100,000 00
Loans on notes of corporations,	9,955 52
Loans on notes of individuals,	32,240 48
Loans on mortgages of real estate,	8,000 00
Chicago, Burlington and Quincy Railroad Stock,	10,900 00
Cash,	2,868 34

WORCESTER SAFE DEPOSIT AND TRUST COMPANY,

OCTOBER 31, 1873.

Capital Stock,	\$200,000 00
Deposits,	849,387 77
Number of depositors,	1,382
United States bonds,	\$53,500 00
Town of Holyoke bonds,	60,000 00
City of Bath bonds,	13,312 50
	<hr/>
	126,812 50
Vermont Central and Vermont and Canada Railroad equipment bonds,	152,000 00
Central National Bank stock, New York,	\$21,200 00
Ninth National Bank stock, New York,	11,255 00
	<hr/>
	32,455 00
Loans on notes of corporations,	\$462,916 67
on notes of individuals, with collateral,	68,419 00
on mortgages of real estate,	155,250 00
	<hr/>
	686,585 67
Notes payable,	50,000 00
Cash on deposit,	\$17,524 86
in office,	74,624 58
	<hr/>
	92,149 44
Dividend October 1, 1873, 4 per cent.,	8,000 00

NEW ENGLAND TRUST COMPANY,

NOVEMBER 5, 1873.

Capital Stock,	\$500,000 00
Money in trust and on deposit,	3,304,271 59
on special deposit, without interest,	353 50
	<hr/>
	\$3,804,625 09
Number of depositors, including holders of certificates,	1,418
Railroad bonds,	\$293,528 69
United States bonds,	90,133 63
Railroad stock,	21,348 99
	<hr/>
	\$405,011 31
Loans on call, with collateral,	\$286,997 33
on mortgages of real estate in Massa- chusetts,	161,227 50
on notes with collateral or two sure- ties,	2,510,576 23
	<hr/>
	2,958,801 06
Cash in banks in Boston,	\$530,105 78
in office,	106,097 81
	<hr/>
	636,203 59

CONDITION OF THE COLLATERAL LOAN COMPANY,

OCTOBER 25, 1873.

Capital Stock,	\$120,400 00	
Dividend account,	628 00	
Reserve account,	352 32	
Net profits (estimated),	9,877 13	
Proceeds of auction sale,	6,946 28	
Estimated expenses, due but not paid, .	1,168 61	
Loans on pledge of goods and chattels, .		\$118,181 89
Interest accrued but not paid (estimated),		10,218 09
Deposits in National Bank,		5,995 70
Cash on hand,		4,976 66
	<u>\$139,372 34</u>	<u>\$139,372 34</u>

DR. PROFIT AND LOSS ACCOUNT.

1872. July 1. Balance of losses,	\$17,286 08
1873. July 1. Amount of losses,	1,233 59
	<u>\$18,519 67</u>
Less surplus unclaimed,	657 73
Balance of loss,	<u>\$17,861 94</u>

TABLE, exhibiting the number, condition and progress of the Savings Banks of Massachusetts, in each year, from 1834 to 1873, inclusive. (Returns first required by Acts 1844, chap. 190.)

YEAR.	No. of Banks.	Number of deposit accounts.	Increase in number of accounts over previous year.	Percentage of increase.	Amount of deposits.	Increase in amt of deposits over previous year.	Percentage of increase.	Average to each account.	Population of Massachusetts.	Deposits to each person of population.	Expense of management.	Percentage of expense to total deposits.
1834,	22	24,256	—	—	\$3,407,773 00	\$513,597 00	—	\$140 09	614,408†	\$5 58	\$10,968 00	33
1835,	27	27,232	2,976	12	3,921,370 00	453,208 00	15	143 99	—	—	12,066 00	29
1836,	28	29,786	2,554	9	4,374,578 00	406,848 00	11	146 19	—	—	14,413 00	33
1837,	30	32,564	2,778	9	4,781,426 00	87,967 00	2	146 51	—	—	17,504 00	33
1838,	30	33,063	499	1	4,869,393 00	738,766 00	15	147 27	—	—	18,329 00	33
1839,	30	36,686	3,623	11	5,608,159 00	211,395 00	3	152 86	—	—	17,204 00	33
1840,	31	37,470	784	2	5,819,554 00	894,628 00	15	157 98	737,609	7 88	17,952 00	33
1841,	30	41,423	3,953	10	6,714,182 00	186,270 00	2	162 08	—	—	19,248 00	33
1842,	—	42,587	1,164	2	6,900,451 00	35,095 00	1	162 03	—	—	—	33
1843,	31	43,217	630	1	6,935,547 00	1,325,798 00	19	160 40	—	—	20,777 00	29
1844,	31	49,699	6,482	15	8,261,345 00	1,551,943 00	18	166 23	—	—	22,688 00	29
1845,	33	58,178	8,479	17	9,813,288 00	867,645 00	8	168 66	—	—	27,017 00	29
1846,	38	62,893	4,715	8	10,680,933 00	1,099,880 00	10	169 82	—	—	29,307 00	29
1847,	39	68,312	5,419	8	11,780,813 00	189,635 00	1	172 45	—	—	34,490 00	29
1848,	41	69,894	1,582	2	11,970,448 00	141,106 00	1	171 26	—	—	36,405 00	29
1849,	43	71,629	1,735	2	12,111,554 00	1,548,471 00	13	169 08	—	—	37,361 00	29
1850,	45	78,823	7,194	10	13,660,024 00	1,894,065 00	14	174 57	994,514	13 73	41,681 00	26
1851,	45	86,537	7,715	9	15,554,089 00	2,847,219 00	12	179 73	—	—	43,707 00	26
1852,	53	97,353	10,816	12	18,401,308 00	4,968,794 00	27	189 01	—	—	49,380 00	26
1853,	60	117,404	20,051	20	23,370,102 00	2,566,756 00	11	199 05	—	—	59,071 00	28
1854,	73	136,654	19,250	16	25,936,858 00	1,257,359 00	4	189 88	—	—	63,471 00	28
1855,	80	148,263	11,609	8	27,296,217 00	—	—	184 10	1,132,369	24 12	77,757 00	28

1856,	81	165,484	17,221	11½	\$30,373,447	00	\$3,077,231	00	104½	\$184 15	-	\$89,309	00
1857,	86	177,375	11,891	8	33,015,757	00	2,642,310	00	8½	186 13	-	102,027	00
1858,	86	182,655	5,280	3	33,914,972	00	899,215	00	2½	185 67	-	105,339	00
1859,	86	205,409	22,754	12½	39,424,419	00	5,509,647	00	16	191 93	-	107,951	00
1860,	89	230,068	24,659	12½	45,054,236	00	5,629,817	00	14½	195 83	\$35 59	112,264	00
1861,	93	225,058	5,010*	21½	44,785,439	00	268,797	09*	198 99	-	-	120,886	00
1862,	93	248,900	23,842	10½	50,403,674	00	5,618,235	00	12½	202 50	-	135,783	00
1863,	95	272,219	23,319	9½	56,883,828	00	6,480,154	00	12½	208 92	-	140,713	00
1864,	97	291,616	19,397	7	62,557,604	30	5,673,775	75	10½	214 52	-	184,739	77
1865,	102	291,488	128*	-	59,936,482	52	2,621,121	78*	4½	205 62	47 29	203,348	56
1866,	102	316,853	25,365	8½	67,732,264	31	7,795,281	79	13	213 76	-	219,257	03
1867,	108	348,593	31,740	10	80,431,583	71	12,699,319	40	18½	230 73	-	254,225	79
1868,	115	383,094	34,501	10½	94,838,336	54	14,406,752	83	18½	247 55	-	297,527	60
1869,	130	431,769	48,675	12½†	112,119,016	64	17,280,680	10	18½	259 67	-	339,271	57
1870,	139	488,797	57,028	13	135,745,097	54	23,626,080	90	21	277 71	93 14	375,734	09
1871,	160	561,201	72,404	14	163,704,077	54	27,958,980	00	20½	291 52	-	429,080	09
1872,	172	630,246	69,045	12½	184,797,313	92	21,093,236	38	12½	293 21	-	469,681	80
1873,	175	666,229	35,983	5½	202,195,343	70	17,398,029	78	8½	303 49	-	547,518	83

* Decrease.

† Nearly.

† In 1830.

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